INDEPENDENT INFORMATION FOR SMART CONSUMERS

choice

APRIL 2008 • CHOICE.COM.AU

Farmers' markets
How to tell when you're *really* buying produce straight from the paddock.

Ceramic cooktops
Good-looking, great cooking performance, easy to clean — and reasonably priced.

On test

+ 106 cm TVs
+ Ceramic cooktops
+ PVRs with two digital tuners
+ Clothes dryers
+ Hand luggage
+ Portable cots
+ Rice cookers

The business of giving...

Are charities doing the right thing with your dollars?

Buying a diamond? Don't get ripped off

The real issue with overpackaged products

Cholesterol-lowering foods: worth the cost?

108 PRODUCTS RATED!

CHOICE home & contents insurance — 38 policies compared and rated, recommended Best Buys

Contents

News

Features

Information

04 Consumer news
- + Not-so-eco credit card
- + Cloned steak for dinner?
- + Child car restraints
- + TiVo heading for Australia
- + Independent financial advice
- + Wine snobs beware
- + Smelly breath, healthy heart
- + Have your say on healthcare reform.

08 Product news
- + Digital photo keyrings
- + Tyre pressure checker
- + Home power meter.

12 The business of giving
Do you know how much of your donation goes to the cause?

18 Food from the farm
How to find the real farmers' markets.

22 Not-so-brilliant diamonds

25 Cholesterol-lowering foods

27 Ease into retirement

28 Home and contents insurance

34 Too much packaging!

10 Letters and emails
Gift vouchers lose value; shortchanged on warranty; wax on citrus fruits; out-of-date models in CHOICE tests?

64 Recalls and bans

65 Campaigns
- + ISPs pressured to become copyright police
- + Which complementary medicines work?

67 12-month index

68 Hard Word

SUBSCRIBERS' HELPLINE CALL 02 9577 3399 **EMAIL** ausconsumer@choice.com.au

How CHOICE helps you. CHOICE gives you the power to choose the very best goods and services, and avoid the worst. Because we pay full price for the products we test, we can remain 100% independent. We don't take advertising and we don't accept freebies from industry — our only aim is to give consumers the best possible information about buying products and services. Our income is only from subscriptions to our magazines and choice.com.au, and from other services we supply for the benefit of consumers. We're not a government body and we don't receive government funding.

We have laboratories in Marrickville, Sydney, that test everything from juicers to plasma TVs, coffee grinders to MP3 players and dishwashers. We test hundreds of products every year. There's no hidden agenda to our testing — we simply road-test products so that consumers like you don't get ripped off. CHOICE ratings are based on lab tests, expert assessments and consumer surveys.

CHOICE also has staff who research a wide range of consumer services — everything from the financial industry to the organic food business, supermarket practices to drug companies and pharmacies. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

CHOICE has also always campaigned about consumer goods and services that affect your life. We lobby government and regulators on behalf of all consumers in Australia. CHOICE was established in 1959 and is a not-for-profit, non-party-political organisation.

CHOICE Best Buy

BEST BUY

CHOICE calls a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

CHOICE Shopper

CHOICE SHOPPER BEST VALUE

Call 1300 360 655. All you need is the model name and number you want to buy, the price you want to beat, and your CHOICE subscriber number. CHOICE Shopper is available to personal subscribers only.

Subscribe to CHOICE

Personal subscription 1 year $78, 2 years $145.
Company/institution 1 year $125, 2 years $239.
For subscription and renewal enquiries only, call 1800 069 552

On test

38 + **106 cm televisions** You can get good picture quality with both plasma and LCD screens.

42 + **Ceramic cooktops** The most popular electric cooktops: they look good and cook well.

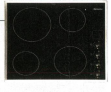
46 + **PVRs with two tuners** Two digitial TV tuners let you watch one show and record another at the same time.

49 + **Portable cots** Most of them are safe, but often their accessories aren't.

52 + **Clothes dryers** A gas dryer costs more but helps reduce your carbon footprint.

56 + **Rice cookers** They're ideal for rice lovers and large families.

60 + **Hand luggage** Which carry-on suitcases will withstand the stresses of travel?



CHOICEextra.com.au

This is a free website for CHOICE magazine subscribers. It's an index of articles going back to Jan/Feb 2002, with links to PDFs so that you can read many of them immediately. You log in with your subscriber number, which is above your name on the mailing label that comes with the magazine.

Comment

Energy incentives must start right now

The problem of climate change calls for fair and meaningful solutions. CHOICE has joined forces with the Australian Conservation Foundation (ACF) and the Australian Council of Social Services (ACOSS), and we're urging the new government to adopt effective solutions to climate change that are also fair to consumers. Together we're working on a research report called *Energy efficiency: preparing households for climate change.*

Around the country we need to make big cuts in greenhouse gas emissions to avoid climate change. Adopting energy-efficient appliances, heating and cooling in our homes is a really effective way to do this.

Energy efficiency has long been a factor in our product tests here at CHOICE. It's important to get the services you need — clean clothes and dishes, and chilled food — without wasting electricity and money.

But consumers on a tight budget can be prevented from choosing more energy-efficient products that have lower running costs. They're likely, for example, to opt for an older secondhand car or a fridge with a cheaper price tag, rather than a new and significantly more efficient one. For consumers who rent, it's virtually impossible to invest in things like insulation around the home.

Our report says these barriers to improving energy efficiency need to be removed, so all Australian households can cut their energy use without being disadvantaged.

We welcome the government's commitments to help landlords insulate rental properties, and its targets for renewable energy. But low-income home owners and people in public housing also need to improve their household energy efficiency. So extra measures and resources are needed, in the coming budget and beyond, to enable all households to become more energy-efficient.

A carbon-trading scheme is coming soon, so energy prices are set to increase. Acting now will help protect vulnerable consumers from being unduly disadvantaged in the shift to a low-carbon economy. ■

Anny Friis
Editorial Director

+ CLONED MEAT

Cloned animals coming to dinner

Americans are getting ready to eat cloned animals, but are we?

Ever had a steak so tender and juicy you wish you could eat that exact steak every time? Well, it may not be too far away, with the Food and Drug Administration in the US concluding recently that meat and milk from clones of cattle, pigs and goats, and from the offspring of clones from any species that's consumed as food, is as safe to eat as food from conventionally bred animals.

A clone is a genetic copy of a donor animal, but born at a different time. Unlike genetically modified animals, cloning doesn't alter the DNA of an animal, but is used to introduce desirable traits into herds more rapidly than using conventional breeding.

Cloning in Australia is currently restricted to small numbers of breeding stock in cattle and sheep, and is only in experimental stages. These animals aren't currently entering the food supply. Food Standards Australia New Zealand says it's been monitoring the issue for a few years and will be examining the findings of the final risk assessment by the US authorities.

CHOICE wants to see an Australian risk assessment conducted before the introduction of any cloned meat here. We shouldn't have to rely on the US results. ■

+ FINANCIAL PLANNERS

Independent advice is hard to find

Research by FSI Consulting, a company that provides consultancy services to the financial industry, claims that only about 11 financial advisers in Australia can legally call their services 'independent', 'unbiased' or 'impartial'. Under the Corporations Act, financial advisers and planners can only use those words if they're free of conflicts of interest caused by links to product providers, and if they refuse (or immediately rebate to customers) commissions and other payments and gifts from the financial institutions and fund managers whose products they recommend.

The majority of planning companies in Australia are owned by or aligned to large financial institutions, banks and fund managers. While an increasing number sell their advice to consumers on a 'fee for service' rather than commission basis, most still receive commissions from financial institutions for the products they recommend. Typically, commissions are equivalent to up to 4% of the money you invest (the entry fee) and around 0.6% per year of the value of your portfolio (the trailing commission). Further 'soft' commissions (which are legally required to be publicly disclosed) include things like trips to conferences and holidays.

Any of these payments, commissions and arrangements may influence and taint the advice planners provide and the products they recommend. Few 'aligned' planners recommend investing in industry super funds, for example, which don't pay commissions. But even if you go to a planner that isn't owned by a large institution such as AMP, Colonial First State or ING, chances are the advice won't be independent, at least in the legal sense.

FSI has set up a website for consumers looking for independent planners at www.independent-advice.com.au. Planners apply for inclusion and are accepted after vetting by FSI.

The Financial Planning Association, the industry organisation representing both independent and aligned planners, has a guide for finding licensed Certified Financial Planners at www.fpa.asn.au (look under the section 'quick links'). And the Australian Securities and Investments Commission (ASIC), which licenses and regulates

financial planners, says its priority is that people get good financial advice, whether that be from an independent or aligned adviser. For ASIC's tips on choosing a planner, go to its consumer website, wwww.fido.gov.au — type 'financial advice' in the search box. ■

AD-FREE TV

TIVO

TiVo heading to Australia this year

The Seven Network has announced plans to introduce the TiVo video recorder in Australia later this year. First released in the US in 1999, TiVo is a personal video recorder (or PVR) that can record free-to-air TV programs on its hard disc drive. But its main claim to fame is that it allows viewers to fast-forward through ads.

TiVo can also receive electronic program guides (EPGs) from TV networks, which let users pre-record shows simply by finding them in the guide. Other features are 'timeshifting', which allows live television to be paused and resumed; SeasonPass, which automatically records every episode of a show; and TiVoToGo, which can send recordings to a computer via a network connection.

When connected to the internet, viewers can also access online video rentals and music download services, though Seven is yet to decide who it will partner to supply this content locally. TiVo can also access photos stored on Google Picasa and online weather information from Yahoo.

Not to be left out, Foxtel has announced an updated high-definition version of its iQ PVR, likely to be TiVo's biggest rival in Australia. iQ2 can also timeshift, pre-record programs and will have access to Foxtel's own movies-on-demand service. However, while TiVo, iQ and iQ2 can access program guides from all free-to-air networks, TiVo can't access Foxtel guides, so it can't automatically pre-record pay-TV shows.

TiVo is expected to retail for around $550, but also requires an ongoing fee to use. While no specific release date has been set, Seven aims to release TiVo before it broadcasts the Beijing Olympic Games in August. ■

CHILD CAR RESTRAINTS

The safest child car restraints are ...

Which child car restraints go beyond what the standard requires and provide the best possible protection?

Of all the car restraints on the market, which ones are both safest and easiest to use?

The three types of child restraints — child seats, booster seats and baby capsules — sold in Australia must meet the Australian Standard, which is one of the toughest in the world. Any of these certified products will give good crash protection for your child, if fitted and used properly. But which ones go above and beyond to provide the best possible protection, and are also the easiest to install and use?

In late 2007, the NSW Roads and Traffic Authority, NRMA and RACV tested 32 current models certified to the Australian Standard and rated their performance and ease of use. All pass the standard tests, but some give better protection than others. The scores for performance and ease of use are ranked A to D:

- A Exceptional
- B Good
- C Above average
- D Meets the standard requirements.

Top scorers for safety

Child seats

For young children, 8–18 kg; usually about 6–9 months to five years old.

BABYLOVE Sovereign/F1-304	$280
HIPOD Madrid	$269
IGC GoSafe Cleo	$189
IGC GoSafe Summit	$259
SAFE-N-SOUND Compaq Deluxe	$389
SAFE-N-SOUND Discovery Plus	$259
SAFE-N-SOUND Explorer	$349
SAFE-N-SOUND Maxi Rider	$359
SAFE-N-SOUND Meridian	$529
SAFE-N-SOUND Royale	$439
SAFE-N-SOUND Safeguard	$209
SAFE-N-SOUND Series 3 (discontinued)	

These child seats were rated B, providing good crash protection, and most are also easy to use. No child seats performed exceptionally.

Booster seats

For older children, 14–26 kg; until they're big enough to be safely secured by a seatbelt.

INFA Vario Kid	$130

This model is the only booster seat rated A as providing exceptional crash protection. Its ease of use is above average.

Baby capsules

For babies up to 9 kg or 70 cm; usually up to about six months old.

IGC GoSafe Cleo	$189
SAFE-N-SOUND Baby Safety Capsule	$246
SAFE-N-SOUND Compaq	$299
SAFE-N-SOUND Compaq Deluxe	$389

These baby capsules all scored A which means that they provide exceptional crash protection and good ease of use.

For complete test results and advice about child restraints, see the free article at choice.com.au. ■

+ SETTING THE AGENDA

Have your say on health reform

The Federal Government has promised to reform parts of our health system. CHOICE wants to make sure it knows what consumers want.

It's vital consumers' views and needs are heard — tell us which issues are important to you.

Do you want to have your voice heard on health reform and help set CHOICE's agenda for lobbying government? If so, we want to hear from you.

It's an exciting time in health. The new Labor Government has promised to end the blame game between the Commonwealth and the states. In some areas, it will establish GP Super Clinics, combining various health professionals in one centre. There'll also be a greater focus on chronic disease prevention.

As always, CHOICE will campaign for change and try to positively influence the government's agenda. But at the same time, it's vital that consumers' views and needs are heard. This is why we want you to tell us which issues are important to you.

To do this, you'll need to fill out a short survey at choice.com.au/healthpolicy, to rate the importance of a number of health issues. We'll then use this information to assist our research and campaigning. Key findings from the survey will be reported in upcoming issues of CHOICE.

We're also interested in hearing from subscribers who'd like to take part in a more interactive project. It'll be a great opportunity to contribute to CHOICE's health campaigning work, which may include having your say in focus groups, online forums and advisory panels.

To participate, simply register your interest at the end of the health policy survey or email health@choice.com.au for further information.

We won't ask for much of your time. You'll be able to choose how much you want to be involved. And you don't need any technical knowledge, just an interest in health. ■

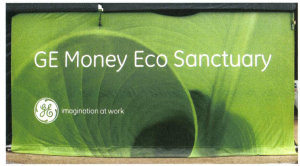
HELP WANTED CONFUSED ABOUT SUPER?

We're researching a report about superannuation and would like to know about the issues of most interest to our readers. What confuses you most about the super system? What questions would you like answered by CHOICE? Please send an email to money@choice.com.au by 10 April, or write to the Money Team at CHOICE, 57 Carrington Road, Marrickville 2204. Thanks for your help.

+ CARBON OFFSETS

Not so eco credit card

What's the point of an 'eco' card that only offsets your toeprint, while charging you high interest rates at the same time?



Be wary of credit cards offering to reduce your carbon footprint. Spend $7200 per year with GE Money's new ECO MasterCard and the company claims to organise carbon offsets for the annual greenhouse gas emissions of an average Aussie.

Sounds great. But when you look a little closer, it doesn't seem all that economical or ecological.

Compared with credit cards currently offering low interest rates of 10% pa, GE's ECO MasterCard charges 18.49% pa. So you could be paying hundreds of dollars more interest each year. You might think that's all for a good cause, but only 1% of your credit card purchase value goes towards offsets — in this case $72.

Whatever, that's a bargain to offset all your emissions, right? The $72 goes towards offsets for about 5.4 tonnes of greenhouse gases. Unfortunately, this is only enough to cover the average Australian's direct transport and energy emissions for a year. The GE site doesn't explain it, but transport and energy make up about 30% of total household emissions (see *Going carbon neutral*, CHOICE, November 2007). GE's offsets miss 70% of household emissions by omitting those indirectly generated by lots of other consumer items — food, goods and services, building and renovations — so you can't feel wonderful about using GE's card when buying these items.

GE doesn't initiate the purchase of offsets for you on the spot, either; it waits until the following April. Plus, it's not clear how long it will take for GE's mystery mix of projects to kick in and completely offset that 5.4 tonnes.

You could do a more certain ecological job by buying offsets directly from a dedicated offset provider. If you're keen to offset your greenhouse emissions, ask for clear information on what would be offset and when — so you know where your money's going. ■

+ TASTE TEST

Are you a wine snob?

If you buy expensive wine, congratulations — new research says you're likely to enjoy it. However, it may all be in your head.

Reckon you know your wine? Belong in the 'you get what you pay for' camp? We hate to burst those bubbles, but it seems it's more a case of your wallet influencing your taste buds rather than the quality of the wine.

New research in the US has shown that people's opinion of wine is influenced by the price they pay for it. Twenty volunteers were asked to sample five bottles of cabernet sauvignon and rate their taste preferences. All information except the price of the wine was kept hidden from the tasters, and researchers included two wines twice, but with different price tags. They posed a $90 bottle of wine as a $10 bottle and a $5 bottle as a $45 bottle.

Not only were the tasters asked to rank the wine, but the neural activity of their brain was also monitored, specifically looking at the part of the brain thought to encode pleasure related to taste, odour and music.

The results showed that the tasters rated what they thought was the more expensive wine higher, as well as showing increased pleasure in the brain scan when they drank the more expensive wine.

None of this comes as much of a surprise. CHOICE's regular wine taste tests show that when tasters don't know what brand they're drinking, many lower-priced products score just as well as, or higher than, more expensive options. For our latest test of sparkling wine, see the December 2007 issue of CHOICE, or go to choice.com.au/food. ■

+ HEART HEALTH

ISTOCKPHOTO

Smelly breath, healthy heart

It's long been known that eating garlic can be beneficial for the heart, and we're now closer to understanding why.

Researchers from Alabama found that red blood cells convert compounds in garlic into hydrogen sulphide — the gas commonly associated with the smell of rotten eggs, which also contributes to smelly garlic breath. Hydrogen sulphide stimulates the blood vessels to relax and dilate, allowing blood to flow easily. This in turn reduces blood pressure and helps reduce the risk of cardiovascular disease.

The tests were done in rats; the equivalent of two cloves of fresh garlic was used, and the resulting hydrogen sulphide production caused up to 72% vessel relaxation in rat arteries.

While adding an extra clove or two to your dinner may be a good thing, people on blood-thinning medications should check first with their GP before stocking up on garlic supplements, as the garlic and medication may interact and could increase the risk of bleeding. ■

CORRECTION DISHWASHERS, FEBRUARY 2008

In the table on page 42, the ease of use score for the MIELE G 1243SC should have been 70%, and its overall score 80%. These scores mean it rated highly enough to be in the *What to buy* list and profiled — it will be in the next dishwasher report.

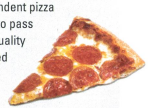
In brief

Know your rights

Last year, CHOICE awarded the mobile phone industry a Shonky for its confusing mobile phone plans. Now the ACCC has produced a fact sheet explaining what consumers can do when they're having problems with mobile phone handsets. To get a copy, call 1300 302 502 or go to accc.gov.au.

Pizza gets the tick

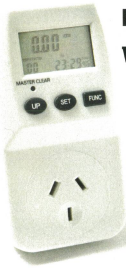
You can expect to see the Heart Foundation's red tick in an unlikely place — a pizza menu. Crust Gourmet Pizza Bar, in Sydney, Melbourne and Brisbane, is the first to earn the Foundation's blessing, with six of its pizzas containing a third of the salt and saturated fat of similar pizzas from the nation's top two chains. To gain the tick, the independent pizza chain had to pass stringent quality tests carried out by the program.



Petrol commissioner appointed

The Federal Government has appointed the first petrol commissioner to oversee the ACCC's monitoring of fuel prices. Pat Walker, former Commissioner for Consumer Protection in WA, will provide an annual report on the regulator's findings.

IMAGE: ISTOCKPHOTO, GENE ROSS



+ POWER METER

Watt's the score?

If you're looking for ways to slash your energy bills (and reduce your carbon footprint), a power meter is cheap, easy to use and lets you measure the energy use and running costs of your appliances. You simply plug your appliance into the meter (which is plugged into a power point) and readings are given on an LCD screen.

CHOICE tested the MULTIFUNCTION ENERGY METER MS6115, which gives spot readings of voltage, watts, amps and maximum watts. You can also set the timer to calculate kilowatt hours (kWh) and running costs.

Our testers hooked up the meter and one of CHOICE's calibrated power meters to a range of appliances, compared the two for kWh measurement and took simultaneous spot readings of amps. They noted the cost calculated by the meter.

Although the meter isn't highly accurate, it's accurate enough for household use and, if you give it long enough to run, to measure kWh and running costs. It couldn't give an accurate reading of standby energy in kWh, as it was below its measurement threshold — so you can only use it to measure energy while you're actually using an appliance.

GOOD POINTS

- Simple to operate.
- Cheap.
- Accuracy is OK for readings of energy usage (kWh) if allowed to run for a few hours.
- Accurate amps readings.

BAD POINTS

- Not very accurate standby power measurements.
- Kilowatt hours measured only to one decimal place.
- No annualised or quarterly cost calculations. ■

0.67 watts is the amount of power the MULTIFUNCTION ENERGY METER uses, so it would cost you around 90 cents a year to run if plugged in all the time.

Multifunction Energy Meter MS6115

Price $39.95
Dimensions 120 x 64 x 59 mm
Screen 20 x 35 mm (LCD)
Displays Voltage and frequency, amps and power factor, wattage, maximum wattage, kilowatt hours, 3 x accumulated total costs
Contacts www.todae.com.au, www.jaycar.com.au

+ MEASURE TYRE PRESSURE

Face the pressure

Driving with underinflated tyres uses more petrol, adversely affects your car's handling and may lead to tyre damage — all very good reasons to keep all your tyres (including the spare) inflated at the pressure recommended by the manufacturer. So check the pressure regularly — for example, try to make it a habit each time you fill up with petrol. As if ...

Tyrecheckers tyre pressure indicators

Price $29.95 (for four) in shops; $24.50 online
Contact www.tyrecheckers.com.au

NRMA figures show that more than 90% of cars serviced at its Motorserve Car Centres had underinflated tyres, and only one in four motorists regularly check their tyres.

If you're one of the majority and it's all a bit too hard, invest in a set of tyre pressure indicators that do the monitoring for you. We looked at a product called TYRECHECKERS, available for a range of pressures from 28 to 80 psi. Get the one that's closest to the pressure recommended for your car.

TYRECHECKERS replace the valve cap on each tyre, and have an indicator with three colour segments. Our test found they work well:

- If the tyre's inflated as recommended (or over), the indicator shows green.
- A pressure of up to 10% under the recommended value triggers the yellow segment.
- Once the pressure drops more than 10% or so below ideal you'll see red — and it's time to inflate.

If you use them on their own, taking the TYRECHECKERS off to inflate the tyres is as easy as installing them — they simply screw on and off like a valve cap. However, that also makes them very easy to steal. That's why (for $3) you can buy a special set of locknuts that you screw onto the valves and tighten with a spanner (also supplied) before installing the TYRECHECKERS. This is a bit fiddly. It stops anyone running off with your TYRECHECKERS, but also means you need a spanner each time you want to inflate your tyres. ■

+ PORTABLE PICS

If you want the photo keyring to make the most impact as a gift, load a few images onto it, to be enjoyed right away.

Pocket memories

Kaiser Baas digital photo keyring

Price $29.95
Contact www.lakopacific.com.au

AV Labs digital keychain

Price $39.95
Contact www.avlabs.net

Designed to hang off your keys and show pocket-sized photos of loved ones, these tiny digital photo frames can store about 70 images and show them on a 2.5 cm x 2.5 cm screen.

While there are a few versions around, we tested the KAISER BAAS Digital Photo Keyring and the AV LABS Digital Keychain. The two devices seem identical, except for different packaging — and the fact that the AV LABS model costs more.

The software supplied is very limited, with nothing more than a basic cropping and image rotating tool that works simply and effectively. Cropping your images as tight as possible is recommended, as the small, square screen means you're not going to benefit much from wide shots.

After navigating to the folder containing the photos on your PC, you select the images you fancy carrying with you and synchronise with the device. The images are automatically converted to the appropriate size and transferred across using the USB connection.

Colour accuracy and resolution of the screen are good, and you can adjust the contrast levels to suit. The device can be set to step through images every few seconds or so, or you can make it stay at one image until you press a button to move to the next photo. Turning it off is simply a matter of holding down a button on the back for a couple of seconds, but you can't set it to turn off automatically.

If you want the photo keyring to make the most impact as a gift, before wrapping it up load a dozen or so images onto it using the software. This way the recipient can enjoy it immediately. Also, make sure you load the picture transfer software onto the PC before connecting and charging the photo frame via the USB port, as it won't work properly unless you follow the setup instructions of the (often confusing) manual to the letter.

While not indestructible, the keyring proved more than able to handle the general hustle and bustle of life in a pocket, bag or purse and should provide good service if handled in a reasonable manner.

One final note: before giving one as a gift, make sure someone in the family has a PC — it won't work on a Mac. ■

IMAGE: ISTOCKPHOTO, GENE ROSS

Coming

Slow cookers

"A dish that practically cooks itself — it's hard to believe, but with a bit of preparation at the start of the day you can come home to a meal that's ready when you are." CHOICE's home economist was full of praise for the slow cookers she recently tested. After a gap of decades, these kitchen appliances are back in fashion.

Fridges

In our latest test, CHOICE's testers have finally found a small fridge (less than 300 L in capacity) that does its job well. For some years manufacturers have been putting all their best technology into larger models and neglecting smaller fridges. If you only have a small kitchen or don't need a lot of fridge and freezer space, this has been annoying. Finally you can buy a new model that doesn't compromise on performance.

Gas heaters

Gas is a cheaper and more environmentally friendly way to heat your home, compared with electricity. CHOICE's test results now cover virtually all the unflued gas heaters on the market, in sizes suitable for heating small rooms right up to the largest open-plan areas. And we found performance differences that are worth knowing about before you buy.

Write or email — we want to hear from you.

Your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. See opposite for how to contact us.

Short-changed on warranty?

■ In May 2007 I bought a $300 XtremeMac alarm clock audio system for my iPod from Myer in Melbourne. Seven months later it broke — but it turned out the warranty was only 90 days. I rang Myer and the person I spoke to told me that they didn't deal with repairs, so I talked to XtremeMac's Australian distributors, Powermove. The contact there basically confirmed the 90-day warranty, so I asked if the system could be repaired — even if I had to pay. Alas, they said, they don't get all parts for these sent to them so it's unlikely to be able to be fixed. What a rip-off!

Jo Leigh, Victoria

CHOICE says *We contacted Consumer Affairs Victoria on Jo's behalf. They agreed that a $300 audio system should last longer than seven months, and suggested Jo pursue her statutory rights and take it up again with the trader.*

So we then contacted Myer, and the story got more confusing. It told us the 90-day warranty wasn't valid in Australia — that was the US warranty. Myer assured us that all its electronic goods carry a one-year warranty. Powermove also told us it would honour a one-year warranty, and said due to lack of parts, it would replace rather than repair these devices.

Myer noted Jo's case is complicated by the fact that she no longer has her receipt. She does, however, have her bank statement for the purchase, which Myer considered an acceptable alternative.

The story has a happy ending: Myer exchanged the system.

Jo's experience provides some valuable consumer lessons: 1) Keep your receipts for expensive goods, even if the manufacturer's warranty has (apparently) expired; 2) Know, and be prepared to stand up for your statutory consumer rights. The ACCC (www.accc.gov.au) has an excellent guide on its website: type 'warranty' in the search box; 3) Keep notes of the names of people you talk to, and dates — Myer was anxious to find out who had given Jo the misleading information; and 4) If you have no luck with floor staff, try taking your complaint to a higher level.

Waxed fruit

■ First, how do you find out if there is wax on citrus fruit? Second, how can the wax be removed?

Mike Hendrikson, NSW

CHOICE explains *Citrus fruit is often waxed to stop moisture loss while in storage. It also gives the fruit a nice-looking sheen. The skin may also have been treated with fungicides to prevent moulds, but the waxes and fungicides are approved food additives.*

If it looks nice and shiny, it's probably waxed. The wax can't readily be removed: you could try warm soapy water and/or scraping with a sharp knife, but you'll likely lose some oils and flavour from the zest. If you're using the rind of citrus fruit and are concerned about the wax, your best bet is to use home-grown fruits; some organic growers may also avoid the use of waxes.

Out-of-date models?

■ I'm beginning to wonder how you select the models you choose for testing.

- From your washing machine test results I bought the highly rated Electrolux Ultra Silencer EWF1495, then had to wait five weeks before delivery — no-one stocks it.
- We need a vacuum cleaner and the Bosch BSG82030AU you recommend is nearly impossible to find (I haven't yet found a WA reseller via internet searches).
- Out of curiosity I checked ceiling fan reports. Clicking on your link for Hunter fans takes one to the Hunter site, where it seems the top-rated Hunter Vista is a figment of some CHOICE tester's imagination. It's not listed as an available model.

What's the deal? If consumers can't buy what you recommend, what service are you offering?

Perhaps CHOICE should first make sure the model is current and not a runout or late-in-life model, and then, before testing, do a quick search to ensure that the product is generally available in the marketplace.

Bill Shanklin, WA

CHOICE says *Thanks for the feedback, Bill, and we're sorry to hear you've had problems finding these models.*

We contact manufacturers before selecting models to test, as well as after testing. One of our primary questions concerns whether a model is due to be discontinued, precisely because we want our information to be as current and as useful to our readers as possible. We can only go by the information supplied to us in this regard. Sometimes ranges or models are discontinued at fairly short notice, and some products and ranges are more subject to change than others. We do conduct

price and availability checks to update our CHOICE Online reports, but of course we can't update the magazine once it's printed.

We usually also ask whether products are available nationally, or if not, in which states. We don't include products that aren't widely available in our tests.

With regard to these particular products, we were told by their respective companies that the Electrolux Ultra Silencer EWF1495 washing machine and Bosch BSG82030AU vacuum cleaner are available nationally. They're also available for purchase online.

The Hunter Vista ceiling fan was purchased from the distributor, Master Distributors, with the following product description: Hunter Vista — Product code HF24041. Contact Master Distributors for stockists: 03 9538 9200.

Thumbs up!

- Liz of Victoria was impressed when she received a call from the fraud department of her bank, the Police Credit Co-Op. They were checking on a particular transaction she'd made (legitimate as it turned out) — paying off a credit card account she doesn't normally pay. "It made me feel happy to think they're keeping a close watch on account transactions that are out of the ordinary."
- Woodcarver Tony Nesbitt was disappointed when a stress crack developed across the casing of the motor head of his Arbortech Power Carver. He contacted Arbortech to ask about the availability of spare parts, and a week later a complete motor body and head arrived, at no cost to himself — despite the product being well out of warranty.
- When the Ausgum outdoor table Craig Boutlis bought from Harvey Norman arrived, it had minor damage and stood too low for the non-standard chairs he'd ordered to be pulled in. Harvey Norman promptly sent a cheque for $200 to cover the cost of damage, sight unseen. Meanwhile, Ausgum organised a new (higher) leg assembly to be custom-built and delivered at no charge — and in time for Christmas.

Address your letters to ***Thumbs up!*** *at the address below.*

LETTER OF THE MONTH

Gift vouchers

I was given a gift voucher for a massage (valued at over $100) for my birthday last July, and it had an expiry date of January 2008. For various reasons I hadn't been able to use it, so I contacted the salon to request an extension. They said they could extend it for a couple of months if I agreed to new terms: that it couldn't be used on weekends or Thursday nights, unless I paid for half the massage. As I work full-time Monday to Friday I explained I was unable to attend during these 'low periods' and requested a refund — which they refused.

Can you please advise me of my rights? My opinion is that the product has been paid for in full, and that I am therefore entitled to the terms as they were at the time of purchase.

Virginia Shacklock, Queensland

PHOTO COURTESY OF VIRGINIA

CHOICE says *Unfortunately for Virginia — and, CHOICE thinks, to the detriment of all consumers — a trader is under no obligation to honour a voucher after it's expired. Nor are they obliged to offer a refund if the voucher can't be used. By offering a two-month extension, albeit with limitations, the company has exceeded its legal obligations. If you can't use a voucher, you can give it to a friend or relative who can use it, rather than let it go to waste.*

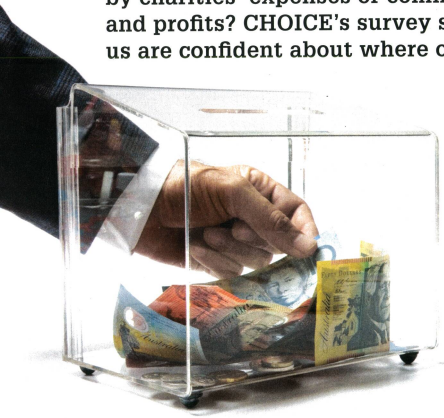
If you're buying someone a gift voucher, it's a good idea to make sure it's for a shop they can readily get to, that they'll be able to use it before it expires and that it's valid for more than one transaction if not used in full. Six months seems like a long time but, as Virginia discovered, it can go by pretty quickly. Consider vouchers that can be used in a variety of shops or even online. Prepaid Visa gift cards are another alternative — there's a fee on top of the card amount, but they can be used just about anywhere in the world and for anything, including online shopping. Check the expiry date carefully and be aware that any balance left on the card when it expires is forfeited.

To thank you for taking the time to write to us, CHOICE awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner receives *How to Clean Practically Anything*, or any other book of her choice from the list on choice.com.au/books. We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract.

Email ausconsumer@choice.com.au or mail to:
Letters, CHOICE, 57 Carrington Road, Marrickville 2204

The business of giving

How much of your donation do you think is gobbled up by charities' expenses or commercial fundraisers' fees and profits? CHOICE's survey shows fewer than 20% of us are confident about where our dollars end up.



nutshell

- Charities report their fundraising costs in different ways, so it's impossible for donors to compare expense ratios on a like-for-like basis.
- Charities can use clever accounting to make their costs seem low, and to make it appear that a higher proportion of your donation is reaching the cause.

As Australians, we're a pretty charitable lot. Nearly nine out of 10 adults give to charity; the average annual donation is more than $400. The median donation is $100 — half of those who donate give more than that. As well, 34% of us give up our time to support charities and other non-profits by volunteering.

But despite this widespread support, and high trust in the charitable sector, donors have concerns. For example, while 94% of the 240 CHOICE subscribers who responded to our recent survey think it's important to have information about their favoured charity's ratio of administration to fundraising costs, 81% don't in fact know what proportion of their donation reaches its beneficiaries, after expenses. Just 19% of respondents felt confident about the proportion of their donation that's gobbled up by fundraising costs and overheads.

5% What the not-for-profit sector, which includes charities, is worth, as a proportion of Australia's Gross Domestic Product. There are between 500,000 and 700,000 not-for-profits in Australia, and their combined economic contribution is believed to be even bigger than the mining sector.

But charities' expenses are just one issue of interest to donors, and probably not the most important. Charities don't exist to make a profit, and measures of their performance should also consider whether they achieved their stated mission and objectives. Almost all (97%) of respondents to our survey think it's 'very' or 'somewhat' important that they're provided with information about the *effectiveness* of charities' work. Ultimately, they want to know that their contribution is making a real difference — and has the best impact it can.

The problem is getting and comparing the information. Our research found wide variability and inconsistency in the way charities communicate key information to donors. That's if they communicate it at all; sometimes, the information simply isn't publicly available.

While overseas aid organisations have a voluntary code of conduct to improve disclosure to donors and beneficiaries, some charities don't make their annual reports or financial accounts available to the public. And there's no uniform accounting or reporting standard for charities. This absence of transparency means that the 90% of us who want to donate have an almost impossible task in comparing charities and ensuring our money has the best effect.

WHAT CHOICE READERS SAY

- "There seems to be a lot of competition for our dollar, with very little information available on costs and effectiveness."
- "All charities require finances for running costs, administration — it'd be naive not to think so."
- "It must be acknowledged by donors that charities have operating costs and that these need to be funded from somewhere. I suppose all donors want is reassurance that a significant percentage of their donations do go to charitable causes."
- "All charities should have an easily locatable ratio of admin and frontline delivery costs."
- "I will not donate to charities unless I know how the money is split and what their overhead cost percentage is."

All quotes are from respondents to CHOICE's recent reader survey.

Clever accounting

Unlike in the US, charities, with the exception of some overseas aid organisations, don't have to calculate and report their fundraising cost ratios in a consistent way. This makes 'apples with apples' comparisons impossible for donors. (The fundraising cost ratio is the amount spent on fundraising, as a percentage of the amount of money raised.)

In fact, many charities put their own definitions on things like administration and fundraising costs, and juggle these expenses around in the accounts, achieving apparently low cost ratios — but they may be artificially low.

"There are numerous ways that charities can make themselves appear better than they really are, or better than their competitors, to donors," says Our Community, a group that operates the Australian Giving Centre, a portal for finding and donating to smaller and less well-known charities. "Without a much-needed standard and transparent form of accounting, the existing system is used and abused."

Charities Aid Foundation (CAF), an international not-for-profit and lobby group that aims to increase charitable donations, says that unless you're a qualified accountant, you won't be able to compare charities. "The problem is it's often impossible for donors to assess where their money is going and how much of the donation gets to the coalface projects," CAF says. "We know of one not-for-profit that states 10% goes on overheads, but when we examined the figures it seemed more like 30%. The difference is explained by what's identifiable as fundraising costs, management costs and project costs. There's no standard measurement."

For more on what the charities themselves had to say about the lack of financial accounting standards in the sector, see *What the charity organisations say*, right.

So what's my donation worth?

The majority of respondents to CHOICE's online survey think over 80% of their donation should reach the cause, after expenses. But only 53% of donors believe this happens. The truth is that there's a wide variation in the effectiveness of different charities' fundraising efforts. A few years ago, one charity was found to have given less than 10% of money raised at an event to its cause or beneficiary, after all the costs were taken into account. We also found examples where close to 100% of the donation reaches the cause, often because the charity's fundraising costs are being subsidised by another part of its operations or business (see *Donating effectively to charity*, page 14).

WHAT THE CHARITY ORGANISATIONS SAY

Many charities CHOICE contacted recognised that the lack of financial accounting standards is a problem for the sector and its donors. Some of those involved in the sector didn't want to be identified in this article, but here's a flavour of what they said.

- "Figures can be manipulated and misconstrued to paint the charity in a positive light."
- "There can be clever accounting used by charities — it's all very legal — that shows their fundraising costs as being minimal."
- "There's no benefit for charities in reporting their cost of fundraising accurately. There's no benefit for charities in being transparent — they're not rewarded for this."
- "Charities pluck numbers out of the air for their fundraising costs. There's no agreement about what constitutes administration costs. Some will say it's only the people in your fundraising department. Others might include IT, HR, marketing departments ... there's no consistency."

Others in the sector were less reticent:

- "Most people give with their heart and not their head. They should give with both. But it's hard to get the transparency and information that you need." Pro Bono Australia.
- "If we are to continue to receive donors' support we must be consistent and more transparent as a sector." Charities Aid Foundation.
- "Until donors become more demanding about knowing where and how their money is spent, charities will not have a strong incentive to improve their transparency and accountability." Givewell.
- "The cost of fundraising is open to interpretation by charities. There should be complete visibility of fundraising costs for donors. They should be able to know how much of their donation reaches the cause. It should be available on a website for free, like in the US." Movember Foundation.

Research company Givewell estimates the average fundraising cost ratio at 19%, while the Australian Council for International Development (ACFID) says its members spend about 10% on fundraising plus a similar amount on costs like administration (and a further chunk of the money sent overseas may be used for costs there).

Confusing figures

As a donor, you want to know where your favoured charity is placed in this wide range, but finding out isn't easy. Some charities, particularly the large ones we surveyed, make their annual reports and accounts publicly available, but many are less transparent. An analysis published in November 2007 by Givewell found that only 54% of the 448 charities it surveyed disclosed their fundraising costs — 46% didn't.

Charities must comply with state legislation and complete statutory returns to regulators. The rules for charities in each state differ. Some have rules for fundraising cost ratios. In NSW, for example, the maximum is 40%. In Victoria registered fundraisers who donate less than 50% of proceeds to nominated beneficiaries may be subject to additional conditions or be asked to >

"There can be clever accounting used by charities — it's all very legal — that shows their fundraising costs as being minimal."

"If you want to make a difference, don't wait for the charity to spend money on fundraising. Give and give as generously as you can."

< demonstrate how the fundraising is in the public interest. In WA, the costs must be 'fair and reasonable'.

Ratios are published on Consumer Affairs Victoria's (CAV) website (www.consumer.vic.gov.au), but the figures relate to Victoria only, so won't match the figures a national charity publishes. According to CAV, fundraisers must report their revenue from appeals in Victoria during the previous 12 months, and the money that was actually distributed to beneficiaries, to aid disclosure and transparency for donors. But several charities we contacted said their costs are much lower than what's suggested by the CAV site.

They gave plausible reasons for what appeared to be high cost ratios; for example, some money has been held back for project costs in future years, or the figures only relate to particular fundraising appeals in Victoria. One charity said there was a mistake in its figures on the CAV site, which was subsequently corrected. But these reasons aren't apparent to donors seeking this information, so you'd have to ask questions, like we did. The problem is exacerbated by the different figures that are available from different sources, which cover different jurisdictions, different expenses and even different years.

Donating effectively to charity

How much of your donation gets through to the cause depends not only on the charity you're dealing with, but the channel you use and the type of appeal. Charities have to spend money to raise money, but the costs differ depending on the method they use (and charities often use several different ways to raise funds).

"If you want to make a difference, don't wait to be asked, don't wait for the charity to spend money on fundraising. Give and give as generously as you can," says the Fundraising Institute Australia (FIA). Givewell agrees that to have the best effect, make a direct donation rather than buying raffle tickets, merchandise or helping to sell confectionery, for example. The costs for a charity to put on a ball or dinner, to buy a car for a raffle, or to use a commercial fundraiser for sales calls and street collecting are much higher than processing direct payments over the internet or via mail, or counting the money that's been dropped into a collection box in a shop or restaurant.

Charity dinners and balls After the cost of speakers, entertainment, the venue and catering, less than half the price of a ticket might be left to go to the cause. For example, using figures from annual reports, we calculate that the return after costs from Ronald McDonald's House Charities (RMHC) balls ranged from 43% to 54% over the last three years (its other types of fundraising returned around 97%). RMHC clearly discloses on tickets what the cost of the ball is (it's not tax-deductible), and that additional donations go in full to charity.

Other charity balls are less profitable. Another charity's national fundraising manager, who had previous experience in running charity balls, said a return of 5–10%, after costs, was typical.

In 2005, it was discovered that just 8% of the proceeds from a dinner that the Children's Cancer Institute of Australia (CCIA) organised was made available to cancer research. The event, at which Cherie Blair spoke, failed to generate sufficient public support. CCIA had said in its licence application that 60% of funds raised would be dispersed.

Commercial fundraisers and consultants For-profit companies are often used by charities — for example, for on-street collections and call-centre operations. While commissions based on a percentage of donations are banned by the FIA's Principles and Standards of Fundraising Practice (and some charities don't use telemarketing as they don't approve of it), that doesn't apply to every charity.

Some charities we surveyed, including Mission Australia and Oxfam, use commercial fundraising companies that keep a high proportion of consumers' first year's donations. Charities argue this can be cost-effective; if the new donor continues to make monthly contributions for, say, five years, the cost averages about 25–30% of what's donated.

World Vision uses commercial fundraisers, but this represents only 5% of its child sponsorship income.

Are fundraising ratios misleading?

The FIA, as well as a number of academics and experienced players in the sector, think the media and donors place too much emphasis on the cost of fundraising (COF) ratios as a measure of a charity's

Did you know ?

You can claim back some of your donations on your tax return if your charity is registered as a Deductible Gift Recipient (DGR). This doesn't affect the money the charity receives, it just means you claim what you're entitled to. For example, if you donate $400 to an eligible charity this year, you could deduct $400 from your taxable income on your tax return. If you pay income tax at 30%, the deduction would be worth $120.

Many donors don't make a claim. Australian Taxation Office figures show 4.3 million claims for gifts and donations were made in 2004–05, but many more donations are likely to have been eligible for a deduction.

There are conditions about what you can claim. Donations must be over $2 and you need a receipt. Some gifts to DGRs — such as tickets to a charity dinner or ball — aren't eligible. You can check if an organisation is a DGR via the ABN lookup website at www.abr.business.gov.au. There's also information about the deductibility of donations at www.ato.gov.au.

efficiency and performance. The problem, as this article identifies, is that charities' ratios are calculated in different ways, taking different costs and revenues into account, so they can't be compared on a like-for-like basis.

"We're sceptical of any systems that try to rank charities," says Professor Myles McGregor Lowndes, Director of QUT's Centre for Philanthropy and Nonprofit Studies. "People now want to know they're getting bang for their buck, and are becoming more scientific about comparing charities, but accounting and finance are not the only measures."

A second problem with using COF ratios is they don't necessarily indicate charities' effectiveness. Research from the US (the Indiana University's Center on Philanthropy) found that an overemphasis on low costs by charities can reduce their effectiveness and corrupt their accounting, rather than enhancing their efficiency.

Nevertheless, CHOICE thinks donors have every right to know how much of their money reaches beneficiaries, and to be able to compare charities. But unless standardised reporting is introduced, you'll need to spend some time researching a charity to get an idea of how its expenses and project effectiveness compare with other charities.

The Institute of Chartered Accountants in Australia (ICAA), which has developed guidelines for not-for-profit reporting, recommends that at a minimum, charities should include key performance indicators such as the ratio of fundraising income to fundraising costs, in annual reports.

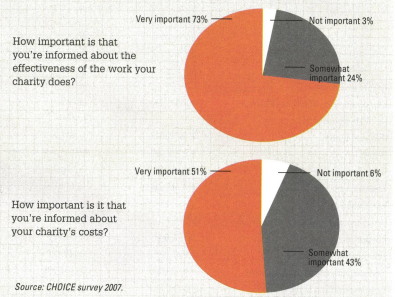
Voluntary reporting and disclosure standards exist for international aid organisations that are members of the Australian Council for International Development (ACFID); its code requires members to report their fundraising costs in a similar format. The FIA told us its code may include similar financial disclosure requirements in the future.

What you can do

As noted earlier, 97% of regular donors who responded to our online survey agree it's important that they have information about the effectiveness of their favoured charity's work, even if they can't get reliable information about its finances. The good news is that most people who sought this information were able to find it.

The easiest thing to do is to make a call or go online; the most common avenues that survey respondents used for their research were charities' websites, annual reports and other publications, and by asking a staff member or volunteer. *Want more info?*, above right, has some useful contacts to get you started. >

What's important to you?


How important is that you're informed about the effectiveness of the work your charity does?
Very important 73%
Not important 3%
Somewhat important 24%
How important is it that you're informed about your charity's costs?
Very important 51%
Not important 6%
Somewhat important 43%

Source: CHOICE survey 2007.

WANT MORE INFO?

- If you're making a donation to an overseas aid organisation, check that it's a member of ACFID (www.acfid.asn.au) and, more importantly, a signatory to its Code of Conduct. (CHOICE Council Member Robin Brown is a donor representative on ACFID's Code of Conduct Committee.)
- For domestic charities and commercial fundraisers, ask if they're an organisational member of the Fundraising Institute Australia (www.fia.org.au). The association told us that as a result of our research, it will consider making a list of its organisational members available to the public.
- Check that the charity you're interested in is licensed by its state or territory regulator. Each state has different exemptions — in Queensland, for example, religious organisations don't need to be registered.
- Consumer Affairs Victoria (www.consumer.vic.gov.au) lists its registered charities (all the national ones are there), with details of cost ratios and use of commercial fundraisers. However, charities often disagree with how the figures are interpreted.

- Do your own calculations. You'll need to flick to the end of annual reports for the figures; compare fundraising revenue with fundraising costs and read the notes to financial statements to see how ratios are calculated.

CHARITIES SURVEYED BY CHOICE

Organisation name	Australian Red Cross	CARE Australia	Mission Australia	NSW Cancer Council
Compliant with ACFID or FIA Code	ACFID, FIA	ACFID	FIA	FIA
INCOME ($, pa)				
Donated funds	43,781,000	14,811,717	20,285,000	42,228,000
Grants	363,720,000	29,949,159	210,432,000	1,231,000
Other income	70,241,000	3,356,878	23,223,000	17,898,000
Total income	477,742,000	48,117,754	253,940,000	61,357,000
EXPENSES ($, pa)				
Community education and programs	915,000	838,698	2,896,000	12,839,000
Fundraising costs	23,532,000	2,834,781	7,092,000	13,353,000
Administration costs	15,049,000	2,744,114	8,504,000	5,081,000
Service delivery and other costs	454,929,000	39,614,565	239,480,000	17,280,000
Excess or deficit of income over expenses	–16,683,000	2,085,596	–4,032,000	12,804,000
Value of money held in reserve	257,535,000	12,740,769	41,354,000	63,175,000
Value of all assets including property	339,401,000	48,224,900	119,622,000	67,889,000
Commissions paid to third-party commercial fundraisers	20% over life of donation	No	90% of first year's donation, 25–30% over 5 years	Under 25% over the average life of a donation
Benchmarks: effectiveness of fundraising operations and costs	Fundraising costs, return on income, donor numbers, growth in fundraising, donations received	Fundraising cost ratios, relationships with donors, donations, brand awareness, new donors acquired	33% fundraising cost ratio, except bequests (14%)	Other state cancer councils, CFA be practice guidelines, other charities' annual reports
Independent directors on the charity's board	2	18 (2006/2007)	8	8
Stakeholder representation on the charity's board	Member representation	No	All directors are donors	2 cancer survivors
Phone number	03 9345 1800	02 6279 0200	02 9219 2000	02 9334 1900
Website	www.redcross.org.au	www.careaustralia.org.au	www.missionaustralia.com.au	www.cancercouncil.com.au

USING THE TABLE

Income An approximate breakdown of where the charities' money comes from. The main sources are government grants, donations from the public, and the money they make from commercial operations such as shops and merchandise. The table shows that some charities get most of their income from government contracts and spend less money on public fundraising, while others get most of their money from public fundraising appeals. Comparing these charities' fundraising cost ratios is tricky, as they're different types of organisations, which raise money in different ways.

Expenses An indication of how the money is used. Respondents defined their fundraising and administration costs in different ways. 'Other' costs were sometimes interpreted as meaning delivery of the actual service provided by charity.

Value of money held in reserve tells you how much money the charity holds back. Sometimes, charities are criticised for holding too much money in reserve, while they continue to appeal for donations. However, charities need to ensure their long-term viability.

Value of all assets including property gives an indication of the size of the charity.

Commissions paid to third-party commercial fundraisers Not all charities use third-party fundraisers, but when they do the cost can be a high percentage of the donor's first-year donation. See *Donating effectively to charity*, page 14, for more on this.

Benchmarks for fundraising effectiveness, independent directors and stakeholder representation on the board are all signs of good corporate governance.

For more information, check the charities' websites. All make their annual reports and financial statements publicly available.

TABLE NOTES

(A) 'Other income' figure includes the net profit from commercial activities. If the total income (before costs) from commercial activities was included instead, the charity's total income figure would be over $74 million.

(B) In the financial year to 30 September 2007, only 5% of new child sponsors were acquired via third-party commercial fundraisers.

	The Salvation Army Australia Eastern Territory Social Work	The Smith Family	Vision Australia	World Vision Australia
CFID, FIA	ACFID, FIA	FIA	FIA	ACFID
,029,000	74,213,000	35,123,000	27,981,000	332,915,946
2,841,000	133,299,000	6,505,000	26,751,000	17,739,260
645,000	76,472,000	4,842,000 (A)	19,848,000	5,819,529
,515,000	283,984,000	46,470,000	74,580,000	356,474,735
ot applicable	Not applicable	33,937,000	Not applicable	2,838,936
966,000	5,817,000	9,351,000	3,240,000	27,690,897
457,000	No figure provided	1,920,000	12,075,000	24,496,415
,146,000	254,601,000	Not applicable	54,889,000	311,646,276
946,000	23,566,000	1,262,000	4,376,000	–10,197,789
,982,000	77,386,000	21,140,000	188,924,000	28,926,618
,542,000	411,272,000	45,669,000	206,981,000	68,769,181
% of first year's nation	No	No	No	7.6% of the lifetime donations (B)
st of fundraising, ogram investment d cost of ministration ratios	NSW Charitable Fundraising Regulation, FIA Code	Cost of fundraising ratios	Quarterly program evaluation, comparison against other not-for-profits	Fundraising and administration cost ratios
(13)	0	9	12	13
rectors are ordinary embers and donors/ lunteers	No	No	Client representative council nominates 2 board representatives	All directors are donors
9829 9444	02 92641711	02 9085 7222	1300 84 74 66	133 240
ww.oxfam.org.au	www.salvos.org.au	www.thesmithfamily.com.au	www.visionaustralia.org	www.worldvision.com.au

These nine charities willingly gave CHOICE their financial info. However, the result is an example of how such info is structured in different ways, so that it becomes impossible to compare.

SURVEY OF MAJOR CHARITIES

CHOICE surveyed a mix of 11 of the largest domestic and overseas aid charities that do a diverse range of work; nine responded and provided the comprehensive information requested. Lifeline Community Care and the National Heart Foundation didn't send a survey response; the latter sent a copy of its annual report.

CHOICE verdict

Several of the charities we surveyed would like a single regulator for the sector, to replace the mish-mash of regulations and reporting requirements they have to comply with in different states and territories. The UK has a Charities Commission; Canada and New Zealand also have uniform regulation. The Fundraising Institute Australia said it supports the establishment of a single regulator. "This initiative would greatly reduce compliance and administrative costs and should enhance regulation and consistency, making aspects of fundraising, such as fundraising costs, clearer and comparable," it says.

CHOICE would also support such moves, particularly if they meant improved transparency and disclosure for consumers.

Food from the farm

Should you trade in your supermarket trolley for food straight off the farm? CHOICE investigates farmers' markets, which bring food straight from the paddock to your plate.

Stallholders at Warwick Farm Trackside farmers' market, in Sydney's south-western suburbs.

nutshell

- Farmers' markets can give you great seasonal fresh produce, with the opportunity to connect with the people who grew it.
- Not all food markets are farmers' markets: there are clear criteria. Here's why all markets aren't created equal.

A local market is a great way to spend a leisurely weekend morning browsing for fresh produce and gourmet goodies, and a farmers' market sounds doubly appealing — a real connection to where the food comes from and how it's produced. But how sure are you that farmers and producers are the ones getting your custom?

Markets aren't all created equal. Just because they have tents, trestles and fresh produce doesn't necessarily mean you're being offered anything different from your local shopping mall.

What is a farmers' market?

There's no legislation defining farmers' markets in Australia — each market has its own charter that sets out what it allows and what it doesn't. But the Australian Farmers' Markets Association (AFMA) has developed best-practice criteria for the genuine article (see *Best practice*, right).

A farmers' market brings farmers and producers directly to shoppers, cutting out the middlemen. The person selling at the market should have a direct link with the farm — the farmer, a family member or someone who works on the farm.

As a consumer, you get to buy produce that's often picked only hours before, and a direct link to where and how it was grown. Farmers' markets also promote produce that's not widely available in supermarkets, and products (like jams or pies made from farm produce) from small traditional-style suppliers that you won't easily find elsewhere. So as well as spending a pleasant time browsing and shopping, a genuine farmers' market means you're getting a very different experience from shopping at your local shopping mall.

There are benefits for the farmer as well. You're not alone if you're becoming increasingly interested in the welfare of farmers and the long-term viability of Australian farms in the face of drought and globalisation. A well-run farmers' market gives farmers direct access to consumers who'll pay a fair price for their produce — it won't necessarily be cheaper than elsewhere. It also lets them hear directly from consumers about what's important to them and what they value about the produce they buy. For many small farmers, their success at a big-city farmers' market has meant the difference between a viable farming business and oblivion. And for larger farmers, a regional farmers' market is a way to supplement other income, as well as an important business and community networking opportunity.

Best practice

Farmers' markets vary in how tightly they adhere to the guiding principles defined by the Australian Farmers' Markets Association, but the main elements are:

- They bring fresh food and produce directly to the public.
- The traders are intimately involved in growing the food, either as the farmer, their family, or a farm worker. Not all farmers are men, but as one researcher told CHOICE, it's often the farmer's wife who comes to the market — and they're not there so much for the money as for the social contact and positive feedback. It gives isolated farm life another dimension.
- Only food and food products are included. You shouldn't find crafts or clothes, for example, but you may find stalls selling things that relate to growing food, such as seeds, plants, flowers and animal feed or fertiliser.
- Value-added food products are included, though the rules about what can be sold vary. For example, some farmers' markets might permit a stall selling flavoured oils whose flavourings were sourced by the stallholder, who made them from produce of their local farm community, but the oil itself is Spanish. Other markets with a more stringent philosophy would insist that the oil was also from the producer's local area (or perhaps even from their own farm).

Market intelligence

If asked to name a market, people in Melbourne might instantly think of Queen Victoria Market; in Adelaide, Central Market is likely to be top-of-mind; and in Sydney, many would likely nominate Paddy's or Flemington. But how do these and the other smaller local markets held in the schoolyards and open spaces of our suburbs and towns differ from farmers' markets?

Wholesale produce markets Markets like Adelaide Produce Market, Brisbane Markets, Melbourne Markets, Newcastle Markets, Market City (south of Perth) and Sydney Produce Market (popularly known as Flemington) are all examples of wholesale produce markets. Only Sydney Produce Market also sells to the public (although generally in bulk). The stallholders at these markets are not the growers themselves; they're largely wholesale middlemen onselling to retailers.

Large retail markets Think Paddy's Markets in Sydney; Central Market in Adelaide; Queen Victoria Market in Melbourne. These aren't farmers' markets — the produce in them is mainly sold by a mix of retailers, though, depending on the market, you may also find some growers there. Some also sell crafts, homewares, DVDs and so on (something most true-to-concept farmers' markets don't allow).

$40 million The annual turnover of farmers' markets across the whole of Australia, in 2004 (latest available estimate; Source, DPI Victoria).

Smaller local mixed-goods markets These are local markets that often sell some fresh produce, but also crafts, clothes or other items; they're often run by local councils or community groups. These markets don't require stallholders to be farmers — they can include resellers, who may have bought their goods from the central markets, or indeed anywhere else. There may be some growers' stalls there, but the markets aren't farmers' markets.

Organic produce markets These markets may include growers, but it's not necessarily part of the deal. Because of the challenge of sourcing a wide range of organic produce throughout the year, these markets often also allow organic resellers (as well as other things like crafts and alternative therapies), so if the provenance of the food is important to you, ask who grew it and where the stallholder sourced it. Also, as always, look for 'certified organic' labels — it's your best guarantee of true organic practices.

How to spot a farmers' market

There's currently no accreditation system in place in Australia for farmers' markets, unlike in the UK and US, and until some funding is available, national or even widespread accreditation and auditing of markets and vendors are a long way off. In Victoria, however, some progress is being made. The Victorian Government has provided the Victorian Farmers' Market Association with some funding and work has started on developing an accreditation system there.

AFMA says one of the best protections consumers have now is that genuine farmers' market stallholders quickly report neighbouring stallholders with dodgy practices to the market manager — and this tends to keep stallholders honest. But the market manager's decision about the allowed practices is only as good as the market's charter — what does it allow and what does it prohibit?

Your best protection is to talk to stallholders and get a feel for their knowledge and relationship with the foods they're selling. Here are some tips:

What's the market called? Unfortunately the presence of the words farmer, grower or producer in the name of a market, while a guide, doesn't necessarily mean the market would satisfy AFMA's standards. >

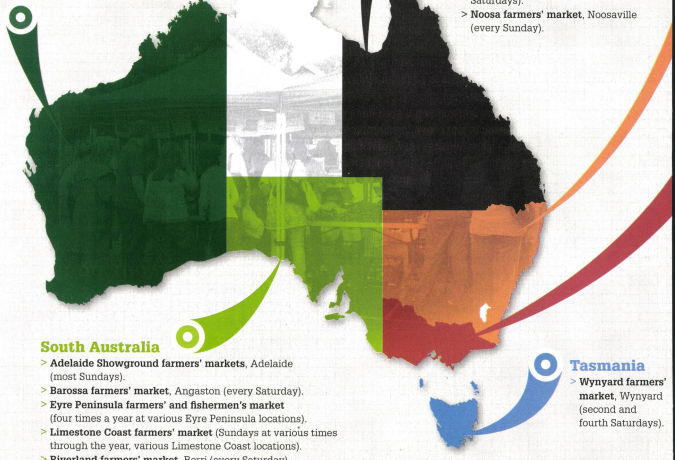
At a farmers' market the traders are intimately involved in growing the food, either as the farmer, their family, or a farm worker.

The most authentic farmers' markets

The Australian Farmers' Markets Association (AFMA) encourages and assists farmers' markets throughout Australia to establish charters and best-practice standards that reflect the criteria advocated by the association.

AFMA isn't a membership organisation — farmers' markets don't have to join. It's a group of people who volunteer their time, exchange information, co-ordinate policy, and promote grower-centric farmers' markets across Australia. AFMA doesn't accredit markets or stallholders, although the Victorian association recently received government funding and is now working towards an accreditation system for Victoria.

CHOICE would like to see a review of the industry and a clear and consistent national scheme to ensure consumers who want to buy directly from the farmers can be sure they are doing just that (see *How to spot a farmers' market*, page 19). In the meantime, while AFMA considers many markets to be well-founded farmers' markets (listed in its publication *Guide to Farmers' Markets Australia and New Zealand 2007*), not all make it into its 'Pick-of-the-crop' list — markets it thinks most closely reflect best-practice principles. Here's a list of many of those markets that do.



Western Australia

> **Albany farmers' market**, Albany (every Saturday).
> **Boyanup & District farmers' market**, Boyanup (fourth Sunday; third in December).
> **Gascoyne growers' market**, Carnarvon (every Saturday May–Nov).

Queensland

> **Currumbin Wildlife Sanctuary's farmers' market**, Currumbin (first and third Saturdays).
> **Marina Mirage farmers' market**, Main Beach (first, third and fifth Saturdays).
> **Mudgeeraba farmers' market**, Mudgeeraba (second and fourth Saturdays).
> **Noosa farmers' market**, Noosaville (every Sunday).

South Australia

> **Adelaide Showground farmers' markets**, Adelaide (most Sundays).
> **Barossa farmers' market**, Angaston (every Saturday).
> **Eyre Peninsula farmers' and fishermen's market** (four times a year at various Eyre Peninsula locations).
> **Limestone Coast farmers' market** (Sundays at various times through the year, various Limestone Coast locations).
> **Riverland farmers' market**, Berri (every Saturday).
> **Willunga farmers' market**, Willunga (every Saturday).

Tasmania

> **Wynyard farmers' market**, Wynyard (second and fourth Saturdays).

New South Wales

- **Bathurst Region farmers' market**, Bathurst (fourth Saturday).
- **Byron farmers' market**, Byron Bay (every Thursday).
- **Byron farmers' market at Bangalow** (every Saturday).
- **Dubbo farmers' market**, Dubbo (first and third Saturdays).
- **Good Living growers' market**, Pyrmont, Sydney (first Saturday).
- **Hastings farmers' market**, Wauchope (fourth Saturday).
- **Lismore farmers' market**, Lismore (every Saturday).
- **Mudgee farmers' market**, Mudgee (third Saturday).
- **Orange Region farmers' market**, Orange (second Saturday).
- **Rainbow Region organic market**, Lismore (every Tuesday).
- **Sunraysia farmers' market**, Mourquong (first and third Saturdays).
- **Wagga Wagga farmers' market**, Wagga Wagga (second Saturday).
- **Warwick Farm Trackside market**, Sydney (every Saturday).

Victoria

- **Boroondara farmers' market**, Hawthorn East (third Saturday).
- **Buninyong farmers' market**, Buninyong (third Saturday).
- **Cardinia Ranges farmers' market**, Pakenham (second Saturday).
- **Churchill Island farmers' market**, Phillip Island (fourth Saturday).
- **Collingwood Children's Farm farmers' market**, Abbotsford (second Saturday).
- **East Gippsland farmers' market**, Bairnsdale (first Saturday).
- **Gasworks farmers' market**, Albert Park, Melbourne (third Saturday).
- **Hume Murray farmers' market**, Wodonga (every second Saturday).
- **Kingston farmers' market**, Highett (first Saturday).
- **Lancefield & District farmers' market**, Lancefield (fourth Saturday; third in December).
- **Moyhu farmers' market**, Moyhu (third Saturday).
- **St Kilda Veg Out farmers' market**, St Kilda (first Saturday).
- **Slow Food Melbourne farmers' market**, Abbotsford (fourth Saturday).
- **South Gippsland farmers' market**, Koonwarra (first Saturday).
- **Talbot farmers' market**, Talbot (third Sunday).
- **Tatong Village farmers' market**, Tatong (first Saturday).

Farmers' markets sell seasonal, fresh produce, so brussels sprouts in the middle of summer are a sign things aren't quite right.

< **What's on offer?** Are there craft, bric-a-brac or clothing stalls? True farmers' markets stick just to produce (including flowers) and things made from it, such as preserves, cheese and bread, and perhaps other things that relate to growing food, such as seeds, plants and animal feed or fertiliser.

Is it in season? Farmers' markets sell seasonal, fresh produce. So brussels sprouts in the middle of summer and tomatoes in the middle of winter are an obvious clue. Be sure to ask the stallholder where they came from. And keep in mind that the produce on offer can be either conventional or organic.

How far has it come? Not all farmers' markets have rules about how 'local' produce must be, but many of the regional ones do — they're showcases for their region's food. In cities, where much of the food is carted in from somewhere else, the rules can be less strict. But if you see Northern Territory mangoes or far north Queensland bananas in a Melbourne or Sydney market, for example, ask a few questions — you may decide you don't want to embrace the food miles they represent.

Does the stallholder have a clue? You should be able to get convincing answers to questions about where the produce came from, how it was grown, when it was picked and what the stallholder does on the farm — not to mention have a helpful discussion on how you might turn it into dinner tonight. If it's value-added produce, like jam or flavoured oil, the stallholder should be able to clearly tell you which ingredients they grow and which they buy. ■

Not-so-brilliant diamond deals

For Jess and Daniel, buying an engagement ring was memorable for all the wrong reasons. Our CHOICE investigation came across a host of other jewellery buying traps and rip-offs.

Jess and Daniel ended up with an engagement ring that wasn't worth the price they'd paid for it. But their story has a happy ending — see below.

nutshell

- CHOICE's investigation of the jewellery industry uncovered a range of catches, such as bogus 'sales' or overpriced items.
- Australian couples spend around $5000 on an engagement ring, but it's nearly impossible for an ordinary person to judge the real value of a diamond.

While Jess and Daniel from Sydney were shopping around for an engagement ring, they saw a beauty in a jeweller's store window. The one-carat diamond ring was marked as being discounted from $12,000 to only $7000. "The salesperson told us all their diamonds come with a gemmologist's certificate, as well as a certificate from the store," says Jess.

However, once Daniel had bought the ring, he was told by staff that the certificates were at head office and that they'd call him when they arrived. Weeks later — after several reminders — Daniel finally received the store certificate, but was informed the ring didn't after all come with a gemmologist's diamond grading certificate.

Jess called the Jewellers Association of Australia (JAA), which tried — unsuccessfully — to mediate. The JAA then suggested Jess get an independent gemmologist certificate. "The gemmologist examined our diamond and told me it was laser-drilled and wasn't worth the price we'd paid."

Unfortunately, what happened to Jess and Daniel isn't an isolated experience, and a CHOICE investigation has uncovered other traps for consumers when purchasing expensive jewellery:

- It's nearly impossible for an ordinary person to judge the real value of a diamond — hard-to-detect artificial treatments and small variations make a huge difference to its value.
- Bogus 'sales' have been caught by the ACCC. In February, the Federal Court held discount advertising from Prouds Jewellery Pty Ltd to be misleading, in breach of the Trade Practices Act. For example, a gold bracelet advertised as "Was $249, Now $99" had never been offered for $249 by Prouds.
- Traders sometimes try to pass off fake goods as genuine material. For example, the SA Office of Consumer and Business Affairs caught a trader who claimed to sell high-quality gold jewellery from a shopping centre stall. In fact, the jewellery was gold-plated with a total gold content of less than 1%.
- Another problem can be poor service — see Karen's story, above right. She ended up spending $3000 on a ring she doesn't like and never wears.

Jess and Daniel's story, at least, had a happy ending: Jess took her complaint to the jeweller's head office. "The manager apologised profusely and I got my diamond replaced," she says. "They upgraded the colour from G [rare white] to F [rare white+], with the carat size the same — and it also came with a gemmologist's certificate."

"A miserable experience all round"

When Karen's 25th wedding anniversary came along, she and her husband were in the process of moving from WA back to Queensland. "I decided to get a ring with Argyle champagne diamonds as a memento of our time in WA," says Karen.

She wanted a ring that could be worn alongside her wedding and engagement rings — so it needed a slim band. "Normally I talk directly with the jeweller and toss around ideas, but we were only served by the shop assistant, who made up a pencil drawing. When the ring came, it was nothing like it," she explains.

As the store was four hours' drive from her home, Karen had paid for the ring sight unseen. She sent back the unwanted ring and requested a smaller band with smaller diamonds, but the second and even third version of the ring were no closer to what she wanted. "They never listened," says Karen. "I found them most unapproachable — in the end they even hung up on me."

So Karen ended up spending $3000 on a ring she doesn't like and never wears. "It was a miserable experience all round," she says.

PHOTO COURTESY OF KAREN

The value of any diamond is determined by the four Cs: carat, cut, clarity and colour. A certificate can also give you peace of mind.

How to buy your diamond

The value of a diamond is determined by the four Cs:

Carat One carat equals 0.2 g and is subdivided into 100 points. However, small weight differences undetectable to the eye (such as between 0.99 carat and 1 carat or 0.74 and 0.75 carat) can make a large difference to the stone's price. Weight isn't the only factor, though; depending on its quality, a smaller high-quality diamond may be worth more than a larger one of lesser quality.

Cut Diamonds are available in all kinds of cuts — brilliant, marquise and emerald are just three. Look at examples and decide which you prefer — they don't make a difference to the stone's value. The better the standard of the cut and quality of the finish, the better the brilliance and fire (brightness and sparkle) of the diamond.

Clarity Diamonds were formed millions of years ago through pressure and heat, and most contain imperfections or foreign material such as other stones or minerals, called inclusions. A diamond's clarity grading tells you if inclusions are present. There are different grading systems, usually ranging from flawless (loupe-clear) to a small inclusion only seen through a 10x loupe (VS1), right through to visible with the naked eye (I3 or P3).

Colour A perfect diamond is colourless, but most have a hint of yellow or even brown, which results in a lower grading ranging from D (exceptional white+) down to Z (tinted, usually yellow). However, very rare pink diamonds (mainly from the Argyle mine in WA) and 'fancy coloured' diamonds, such as intense yellow, can be very valuable.

Diamonds can be treated to improve their appearance. Treatments include artificial colouring, laser drilling to remove inclusions and fracture filling to conceal cracks. When a diamond is treated it's considered less rare and is viewed as an inferior product to a natural untreated stone of similar specifications. Consequently it's much less valuable. Synthetic and even imitation diamonds are available as well — some are just as beautiful but much less valuable.

The way to make sure you're getting what you paid for is certification — sometimes called the fifth C. A grading certificate from an independent laboratory, which is what Jess and Daniel were expecting to receive, exactly describes the characteristics of the stone. There are independent Australian laboratories, some of them recognised by the World Jewellery Confederation (CIBJO). The best-known labs are GIA in the US and HRD in Europe. Certification is usually done prior to setting the stone, so if the diamond is already mounted, it'll need to be taken out.

Did someone die for my diamond?

The 2006 movie *Blood Diamond* highlighted the role diamonds have played in human rights abuses and wars. So-called 'conflict diamonds' were sold to help fund wars in Sierra Leone, Angola and the Democratic Republic of Congo, which killed an estimated 3.7 million people.

Today, conflict diamonds from rebel-held areas in Cote d'Ivoire are thought to still find their way to the international diamond market.

In 2002, an international certification scheme called the Kimberly Process was launched to end the trade in conflict diamonds. Australia participates in this scheme. Ask your jeweller for details and a copy of their company's policy on conflict diamonds — any jeweller worth their salt can guarantee their diamonds are conflict-free. >

Labourers in the precious stone industry in Sierra Leone can be paid only US$1 a day.

Fair trade diamonds

Exploitation in the precious stone industry is also rife — for example, labourers in Sierra Leone can be paid only around US$1 per day. Development of fair trade standards has begun — it's high time profits from diamonds filtered down to workers in countries they've helped devastate.

Getting the right cover

When Marie's (not her real name) home was broken into, all her jewellery was stolen. The items had a total value of $7700, including her $3000 engagement ring.

When Marie made a claim, she was advised the jewellery limit was only $2000 in total. When taking out the policy, she had specifically asked if all her jewellery was covered and was assured that it was.

She appealed to the Insurance Ombudsman but wasn't successful. The ombudsman's panel said it wasn't possible to establish details of the conversation between Marie and the insurer's customer service department, and therefore it must rely on the conditions of her insurance policy.

Marie isn't alone — in our 2008 survey of home and contents policies, while 70% of the 38 policies had a total limit for jewellery of more than $5000, there were five with a total limit of only $1000. Only three policies would have fully covered Marie's ring — all others limit the value of each item to less than $3000; about half have an item limit of just $1000 (for details, see page 33 of the article on home and contents insurance in this issue).

To get your jewellery properly covered, you need to specify each item on your policy. This costs extra but isn't necessarily expensive; costs can start from $15 per year for a $5000 ring (depending on where you live and your insurer). With your contents policy, you can also take out optional cover for valuables away from home.

To make a claim, you usually need to supply proof of ownership, such as a valuation certificate, a close-up photo and/or a receipt — check with your insurer to make sure. It's a good idea to get a valuation from a registered valuer — tell them the valuation is for insurance purposes and where you'd shop to replace the jewellery. Shop around for the valuation, as there are big differences, especially for expensive jewellery. We were quoted between $50 and $265 for a $15,000 ring.

Since insurers buy large amounts of jewellery each year, they get a big discount from suppliers and therefore may offer you a store credit at their preferred jewellery store instead of a cash settlement. If you've a specific jeweller you'd like to go to instead, your insurer may agree. If you'd prefer a cash settlement, the insurer might agree, but only offer you the wholesale value. ■

DIAMOND BUYING

JAA JEWELLERS ASSOCIATION OF AUSTRALIA LTD

- Look for jewellers that are members of the Jewellers Association of Australia and/or the Diamond Guild Australia — both have a code of ethics committing members to ethical selling practices.
- Ask questions — a good jeweller will spend some time with you and help you find a diamond you like and that's in your price range.
- Specifically ask if the diamond has been treated and what are the ramifications of the treatment.
- Make sure you can examine the diamond in good light.
- If you're looking for a diamond of 0.5 carat or more, ask for a grading certificate from an independent laboratory.
- Shop around — different stores sometimes price similar stones very differently.
- Once you pay a deposit, get a detailed receipt describing the characteristics of the diamond and jewellery.
- Get a valuation certificate from a valuer registered with the National Council of Jewellery Valuers.

National Council of Jewellery Valuers (NSW Division) Incorporated

DODGY DEALS

Take your business elsewhere if:

- The salesperson tells you you're getting a huge discount on the stated value of the stone.
- Prices are just too cheap to be true and no reliable certification is available.
- What's promised in advertising material isn't available in the shop.

Foods to lower your cholesterol

Milks, yoghurts or spreads that are enriched with plant sterols can help lower your cholesterol — but they're expensive. So which ones give you the most bang for your buck?

PHOTOGRAPH: GENE RISS

nutshell

- Eating 2–3 g per day of plant sterols in the form of enriched spread, yoghurt, milk or a combination of these products can help lower your cholesterol.
- Of the products we surveyed, spreads are the most cost-effective way of getting your daily plant sterols. Yoghurt can cost 16 times more than spread for the same amount of plant sterols.

More and more products that claim to help lower your cholesterol are showing up on supermarket shelves. Where previously this added benefit was offered by spreads alone, you can now get yoghurts and milks that do the same job, with cholesterol-lowering breakfast cereals on the horizon. And there's good evidence that they do what they say.

These products have been enriched with plant sterols (also known as phytosterols), which have a similar chemical structure to cholesterol. When eaten, they're thought to compete with and block the absorption of cholesterol from the intestine, ultimately reducing the amount of cholesterol that ends up in your blood.

Most of us eat about 200–400 mg of plant sterols daily — vegetarians often eat more — via plant-based foods that contain them naturally, including vegetable oils, nuts, seeds, legumes, bread and cereals. But the amount recommended to get a significant cholesterol-lowering benefit is much more — 2–3 g per day — and that's where products enriched with plant sterols can really make a difference.

These products can have an impact on cholesterol levels in a matter of weeks. But as with cholesterol-lowering medication, you need to eat them daily for the benefits to last. The costs can add up, so we've worked out which products are most cost-effective for getting your daily plant sterols.

The cost of cutting cholesterol

We visited three Coles and three Woolworths supermarkets in both Melbourne and Sydney and surveyed the prices of 13 common sterol-enriched products. We also compared the prices of equivalent non-sterol-enriched products where they existed.

Some of these products aren't cheap. A litre of DEVONDALE Reduce sterol-enriched milk is more than one and a half times the price of a litre of regular DEVONDALE full-cream milk, for example. FLORA Pro-Activ spreads are all almost three times as expensive as their regular equivalents in the FLORA range. And you'll pay more than three times the price for a 500 g tub of WOOLWORTHS SELECT Pro-Col Light spread as for the same-size tub of regular WOOLWORTHS SELECT Canola Spread. The mark-up on YOPLAIT HeartActive yoghurt compared with YOPLAIT Original, on the other hand, is minimal — around 4%.

All the sterol-enriched products we surveyed contain the same amount of plant sterols (0.8 g) in a standard serve. But which one will have the least impact on your wallet? The table below has the answers.

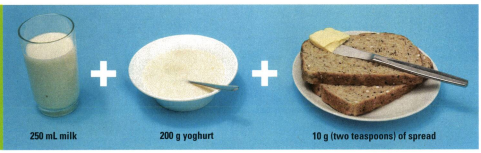
Overall, spreads are the cheapest and yoghurts the most expensive way to get an equivalent amount of >

BRAND / PRODUCT	COST PER SERVE ($)
Nuttelex Pulse spread	0.12 (A)
Woolworths Select Pro-Col Light spread	0.14
Logicol Original spread	0.16
Logicol Plus Vitamins spread	0.17
Logicol Extra Light spread	0.17
Flora Pro-Activ spread	0.17
Flora Pro-Activ Light spread	0.17
Flora Pro-Activ Ultra Light spread	0.17
Flora Pro-Activ with Olive Oil spread	0.17
Devondale Reduce milk	0.66
Pura HeartActive milk	0.71
Yoplait HeartActive yoghurt	1.50
Logicol yoghurt	2.00

(A) The cost of two 5 g serves. Nuttelex Pulse suggests a serve of 5 g (which contains 0.4 g plant sterols) — half the recommended amount of the other spreads — so we've doubled this for ease of comparison.

Enriched foods

A standard serve of plant-sterol-enriched milk (250 mL, about one cup), yoghurt (a 200 g tub) and spread (10 g, about two teaspoons). Each of these serves contains 0.8 g of plant sterols, which means you'd need to eat three serves to get the recommended 2–3 g a day.



If your blood cholesterol levels are normal, there's little advantage in eating products enriched with plant sterols.

< plant sterols. At just 12 cents a standard serve, NUTTELEX Pulse is the best value for money, albeit marginally. LOGICOL yoghurt at $2 a serve, on the other hand, is 16 times more expensive.

But if you don't have to worry about the cost and you don't normally use spreads or don't eat a lot of bread, but pour milk on your cereal and eat a tub of yoghurt every day, you might as well buy the more expensive sterol-enriched milk and yoghurt that you'll be sure to eat enough of.

Even though sterol-enriched products are effective at helping to control cholesterol levels, the management of high blood cholesterol needs to be done under medical supervision. And to reduce your overall risk of heart disease it's still vital that you eat a healthy diet that's low in saturated fat and high in fruit, vegetables and whole grains, that you stop smoking and increase your activity.

If your blood cholesterol levels are normal, there's little advantage in eating these products — it'll just cost you money for not very much.

How much do you need?

Research suggests that eating 2–3 g of plant sterols daily can lower your LDL (bad) cholesterol levels by 10% on average. Eating more than this amount is unlikely to hurt you, but nor will it lower your cholesterol any further. Less than this amount will simply have a lesser result.

In order to get the recommended 2–3 g of plant sterols a day, you need to eat about three serves of sterol-enriched products. This could be three cups of milk or two serves of spread and a tub of yoghurt or any other combination of sterol-enriched products — it's the quantity, not the type of product, that matters. See *Enriched foods*, above, for examples.

Eating about six teaspoons (three serves) of spread may seem at odds with the usual message to cut down on fat for a healthy heart. However, the Heart Foundation recommends you replace saturated fats (such as those found in butter and dairy blends) with healthier polyunsaturated and monounsaturated fats, which sterol-enriched products have in abundance — and you have the benefits of plant sterols to help lower your blood cholesterol levels further.

Who can they benefit?

People at risk of heart disease and in particular those who have high blood cholesterol levels (total cholesterol of 5.5 mmol/L or more) can benefit from eating products enriched with plant sterols.

Research shows that if you lower your blood cholesterol levels, you lower your risk of heart disease and stroke. Some research suggests that a reduction in LDL cholesterol levels by about 10% could reduce the risk of heart disease by 20–25% — although this large a benefit is most likely in someone with risk factors (a family history of heart disease, high blood pressure, being overweight or a smoker, for example) as well as high blood cholesterol.

Products enriched with plant sterols can work together with cholesterol-lowering drugs such as statins, as well as cholesterol-lowering diets, to lower blood cholesterol levels even further, but they're not meant to replace your medication. And if you're taking cholesterol-lowering medication, check with your doctor first before using foods enriched with plant sterols at the same time.

People with familial hypercholesterolaemia (an inherited genetic condition that results in high blood LDL cholesterol levels from birth) or diabetes also benefit from eating these products. However, recent research has suggested that people with metabolic syndrome (also known as Syndrome X) may not.

People with a very rare, inherited metabolic disease called sitosterolaemia shouldn't eat these products.

Are they safe?

Foods enriched with plant sterols are generally recognised as being safe to eat, although they haven't been tested specifically for pregnant women. However, there's rarely any need for pregnant or breastfeeding women or young children — unless under medical advice — to be concerned about lowering cholesterol.

There's one small caveat: plant sterols have been shown to lower blood levels of the antioxidants beta-carotene and lycopene. So if you're regularly eating products enriched with plant sterols, also eat additional fruit and vegetables — orange/yellow-coloured ones in particular — to help compensate for any loss. ■

Ease into retirement

The 'Transition to Retirement' rules allow older workers to access their super before they retire. But you need to know the facts first.

IMAGE: ISTOCKPHOTO

nutshell

- If you're 55 or over you can reduce your working hours and use your accumulated super to buy an income stream to supplement your wages.
- Get expert financial advice to find out whether this strategy is suitable for you, and to find the right financial product.

If you're 55 or over you can access your super to start an income stream without having to retire. This change came in under the Transition To Retirement rules, which have been in effect since July 2005. Previously you had to permanently retire to access your super in any form. Now you only have to reach your 'preservation age', currently 55.

Transition to Retirement strategies include:

Reducing your work hours and maintaining your standard of living by supplementing your wages with an income stream from your super.

Accessing tax savings and/or further building your super savings by salary sacrificing to super and replacing the sacrificed income with an income stream drawn from your super.

Using an income stream to improve your financial position — for example, to increase your mortgage repayments.

How to access your super

You can use part or all of your super balance to buy a transition-to-retirement product. For most people an **account-based pension** is most attractive because of its flexibility. These products are called **income streams** as they give you an income of regular (for example, monthly) payments. The income stream must be 'non-commutable', which means you can't take your super as a lump sum until you permanently retire or reach the age of 65. The main point of difference between a non-commutable income stream and a normal income stream is that you can't cash it in while you use it as a transition-to-retirement product.

A non-commutable income stream is flexible:

- Once you reach 65 or retire permanently it converts to a normal income stream and you can get a lump sum at any time.
- If you decide you don't need the income from the income stream (for example, because you've returned to full-time work), you can usually roll over your benefits back into your super fund.
- You can choose the amount you want to receive in between the prescribed minimum and maximum amount, which is a percentage of the balance of your non-commutable income stream based on your age. For example, if you're aged 55 the minimum amount is 4% and the maximum is 10%.

How to avoid the traps

Get expert advice on whether transition to retirement is suitable for you. The best strategy will depend on your personal circumstances.

Crunch the numbers, especially if you want to use the strategy for tax savings. How much tax will you really save, how much extra super will you have, and how much will the advice and the ongoing and entry fees cost?

Should you wait until it's tax-free? After age 60 any income from a superannuation income stream will be tax-free. If you start transition to retirement earlier, you may have to pay some tax. Check with the ATO.

Get the right product. If you want the flexibility to go back and forward between income stream and super if your circumstances change, make sure the product allows this.

Your financial adviser may recommend rolling over your super into another fund or opening a self-managed super fund, for example, if your current fund doesn't offer a transition-to-retirement product. Ask them to compare the fees and performance of the old and new fund (especially if you're currently in a good industry or corporate fund) to make sure you're really getting a good deal. ■

MORE INFORMATION

- Australian Taxation Office (ATO), www.ato.gov.au, phone 13 10 20.
- National Information Centre on Retirement Investments (NICRI), http://moneymap.nicri.org.au, phone 02 6281 5744 or 1800 020 110.

Left high and dry

In our regular update of home and contents insurance we reveal the inconsistencies in flood cover and explain why it's worth shopping around.

PHOTOGRAPH: JESSE MARLOW

nutshell

▶ Shop around for home and contents insurance and save hundreds of dollars: in CHOICE's scenarios we found average differences across Australia of about $350–$380 for home cover and $300–$410 for contents.

A few months ago, severe weather caused floods that affected about two thirds of Queensland. At the time of writing, more than 2700 people who had moved out or been evacuated were returning to their homes and businesses in the Queensland Central Highlands town of Emerald.

Last June, the area around Newcastle in NSW was affected by severe storms and flood that caused $1.4 billion in damages. According to the Insurance Council of Australia (ICA), the event was the sixth-worst natural disaster in the last 40 years.

ICA says riverine flood is a significant issue in Australia, accounting for nearly one third of insurance payouts caused by natural disasters. Worst affected states are NSW and Victoria, followed by Queensland and WA, with floods typically occurring from April to October. However, not all policies in CHOICE's survey cover flood. Here's what we found:

- Rainwater run-off is covered by nearly all of the 38 policies surveyed.
- Cover for flash flooding — for example, of rivers, creeks and stormwater drains, caused by heavy rain in your area — is offered by about two thirds of policies.
- Flooding that happens without rain in your area is only covered by about half the policies, sometimes for an additional fee.
- Landslip caused by storms is covered by about half the policies.

Flood cover is confusing

Even if your insurer offers flood cover, it may not offer it to you. In particular, if there's a high flood risk in your area — and according to the ICA there are 170,000 Australian homes built in such areas — you may have difficulty getting cover. Even if you can, your insurance company can charge you a surcharge, such as 30%, up to an unaffordable 1000%, of your premium. You could also be charged a flood excess ($500, for example) or your cover be limited to 15–50% of your sum insured.

What makes flood cover even more confusing is that insurers use different definitions and exclusions for flood. For example, some cover flash flooding after heavy rain if it was caused by man-made waterways, such as a stormwater drain, but not if it was caused by water coming from a water-catchment system, such as from a creek flowing behind your property.

Another source of confusion is that if you have a policy that covers rainwater run-off but not flood, your insurer might say you're not covered if rainwater is mixed with flood water. If you argue about the "proximate cause" of the damage, you're likely to need expensive expert evidence from a hydrologist, for example. Even if your claim is paid, it can be delayed for months.

On top of all this, it's often hard to understand the definitions or even to find them in policy documents of 50+ pages. The ICA is working on standard definitions for flood cover. We'll review what improvements they offer consumers once they're available.

CHOICE's Buying guide: Home and contents insurance

The first step is to decide how much you want to insure your home and contents for — this is called the **sum insured** (SI). According to Insurance Statistics Australia, for the 12 months to September 2007, across Australia the average building SI ranged from $229,000 (WA) to $329,000 (ACT); for contents it was from $60,000 (NT) to $97,000 (ACT).

For **home insurance**, CHOICE recommends you choose one of the insurers that offer **protection against underinsurance**. AAMI and COMMINSURE fully cover you for rebuilding your house if it's destroyed, even if you were technically underinsured. This is a great advance in consumer protection that CHOICE wants to see applied to all policies.

The following policies pay more than the amount your house was insured for if you're underinsured:

- GIO Platinum — up to 30% more than the sum insured is covered. Under GIO's standard policy, up to 25% more than the sum insured is covered.
- RACT — up to 25% more than the sum insured is covered.
- SUNCORP METWAY Platinum — optional cover (that is, you pay extra for it) for up to 30% more than the sum insured. Under SUNCORP METWAY's standard policy, optional cover for up to 25% more than the sum insured is covered.
- TIO — optional cover for up to 30% more than the sum insured. It applies if damage is caused by an event that leads to the declaration of a state of emergency or state of disaster.

The best way to determine the amount of home cover you need is to have a professional valuation — and update it regularly. Your insurer's online calculator can >

GET HELP WITH YOUR CLAIM

If you need expert advice or want to lodge a complaint about an insurance company, contact:

- Insurance Ombudsman Service: 1300 78 08 08, www.insuranceombudsman.com.au.
- National Insurance Hotline: 1300 663 464.
- The Legal Aid head office in your state or territory: www.nla.aust.net.au.
- Legal Aid NSW has a flood cover booklet called *Turning the tide*; download it from www.legalaid.nsw.gov.au — click on 'Legal info, Online resources' — or call 02 9219 5028.
- Legal Aid Queensland has a storm insurance factsheet called *Need help getting an insurance claim paid?* You can download it from www.legalaid.qld.gov.au.

What to buy

COMBINED HOME & CONTENTS	SCORE (%)
GIO Platinum	86
SUNCORP METWAY Platinum	85
RACT	82
GIO	81
SUNCORP METWAY	80
TIO Accidental damage	78
ANSVAR INSURANCE MaxiCover	77
AUSTRALIAN UNITY Elite Care	77
ANSVAR INSURANCE HomeCover	75
AUSTRALIAN UNITY Extra Care	74
CGU Accidental damage	70
RAA	70
TIO Listed events	70

HOME	SCORE (%)
GIO Platinum	82
SUNCORP METWAY Platinum	82
COMMINSURE	81
GIO	79
RACT	79
SUNCORP METWAY	79
AAMI	76
TIO Accidental damage	76

CONTENTS	SCORE (%)
AUSTRALIAN UNITY Elite Care	91
AUSTRALIAN UNITY Extra Care	90
GIO Platinum	90
ANSVAR INSURANCE MaxiCover	89
SUNCORP METWAY Platinum	88
ANSVAR INSURANCE HomeCover	85
RACT	84
GIO	83
CGU Accidental damage	81
SUNCORP METWAY	81

The *What to buy* list is based on policy scores. CHOICE's recommended policies have a policy features score of 70% or more for combined home and contents cover, 75% or more for home cover only and 80% or more for contents cover only.

While all these policies provide comparatively good cover, they may not be the cheapest. Check the table on page 32 for the policies with the cheapest quotes for your state.

Policies recommended in all three categores are GIO, GIO Platinum, RACT, SUNCORP METWAY and SUNCORP METWAY Platinum. The defined events versions of these policies (where available) are likely to be cheaper than the accidental damage versions.

Flood accounts for nearly one third of insurance payouts caused by natural disasters — but not all policies cover it.

To work out the contents cover you need, go through every room of your home and estimate how much it would cost to replace each item.

< also be helpful, but don't rely on it alone — we found big differences between calculators when we surveyed them last year.

To work out the **contents cover** you need, go through every room of your home and estimate how much it would cost to replace each item. Make a list and include everything: commonly overlooked contents include crockery and cutlery, bed linen, books, CDs, clothing and footwear. It's a good idea to take photos, particularly of your most valuable possessions, such as jewellery. Put away the list, photos, valuations and receipts for safekeeping.

Contents policies usually set a limit for valuable items, such as up to $1000 per item and up to $5000 in total for jewellery. If, for example, your engagement ring is worth more than that, you need to specify it, which sometimes costs an additional fee, and you might need to provide a valuation or proof of purchase. For more on this, see *Not-so-brilliant diamond deals*, page 22.

Which type of policy?

Next you need to decide what type of policy you want: **defined events** or **accidental damage**?

Defined events policies cover you for most common claims, including severe weather such as storm damage, accidental glass breakage, damage caused by a burst pipe, fire, theft and legal liability.

Accidental damage policies cover those events plus any other mishaps. For example, if you accidentally spill a glass of red wine on your expensive new sofa or you work in the roof space and damage a ceiling, an accidental damage policy will usually cover it; a defined events policy won't. Accidental damage cover is therefore often 20–30% more expensive.

Some policies don't include full coverage but allow you to buy extra cover for an additional amount. Optional cover could include:

- Burnout of electric motors (fusion), such as in your freezer.
- Flood.
- Domestic workers' compensation, such as for your nanny or household help.
- Cover for your valuables away from home.
- Protection against underinsurance.

Save money on premiums

Higher excess A higher excess will save you money. For example, a $300 instead of $0 excess can result in a discount of about 10–15% on the premium.

Buy online A number of insurers offer internet discounts between 5% and 10%.

Combine home and contents cover With many insurers, you get a 5–15% discount if you take out combined cover. You may even get a higher discount if you have other policies with the same company, such as car insurance. Other common discounts are for security (an alarm), loyalty (years you've held insurance cover with this company) and for seniors.

Shop around The best way to save is to shop around.

We asked insurers for quotes for two different areas in each state, for three scenarios each for home cover and contents cover, and found differences between the cheapest and the most expensive premium across Australia of about:

- $350 for home defined events policies.
- $380 for home accidental damage policies.
- $300 for contents defined events policies.
- $410 for contents accidental damage policies.

CHOICE's scenarios are:

Two-bedroom semi/terrace with a building (home cover) sum insured of $240,000 (ACT/NSW) and $170,000 in other states. The oldest owner is 30.

Two-bedroom apartment with a contents sum insured of $50,000 (ACT/NSW) and $40,000 in other states. The oldest owner is 30.

PHOTOGRAPHY: GENE ROSS

Shopping around saves $$$

Tracey from Sydney has a contents sum insured of about $90,000, including photo equipment worth $3750, which is covered as 'portable valuables' outside the home. When she got her renewal notice she decided to shop around and was astonished at the price differences: "The most expensive quote was $1500, the cheapest $360. My own insurer was OK, with a renewal cost of about $480."

She also got a quote on her insurer's website that was $50 cheaper than her renewal notice, which surprised her: "I'd have thought they'd give you their best price in the renewal notice, to keep you."

As the cheapest quote ($360) didn't include valuables cover away from home, Tracey went with the second cheapest, at $420. This insurer covered the photo equipment worldwide, whereas her original insurer only covered it in Australia and NZ. "Not only is it cheaper than my renewal notice, it also gives me better cover," said Tracey.

Three-bedroom freestanding single-storey house with a building sum insured of $290,000 (ACT/NSW) and $220,000 in other states, and a contents sum insured of $75,000 (ACT/NSW) and $65,000 other states. The oldest owner is 49.

Four-bedroom double-storey house with a building sum insured of $340,000 (ACT/NSW) and $270,000 in other states, and a contents sum insured of $100,000 (ACT/NSW) and $90,000 other states. The oldest owner is 40.

In the table (page 32) we've listed which companies have a competitively priced policy in different states — check the columns for your state and start by asking for quotes from at least three companies (especially from those with a high policy score too).

Some policies didn't cover our scenarios and we therefore couldn't compare their premium prices with those from other companies. However, it's worth getting a quote from them if you fit their criteria:

AAMI Fire & Theft This policy provides contents cover up to a sum insured of $25,000; it's not a comprehensive policy and mainly covers fire and theft. It's a cheap option compared with other policies in our two-bedroom apartment scenario, but the other policies were quoting for a higher sum insured. If you don't have much in the way of contents and don't want a full contents policy, it's worth getting a quote.

APIA (Formerly know as Australian Pensioners.) This policy is only available if you or your partner are 50 or over and at least one of you isn't working full-time. Its quotes for our scenarios were comparatively cheap (though for owners older than we'd specified), so if you're eligible it's worth getting a quote from APIA. However, other companies also give age-based or pensioner discounts, which can be 5–25%, and seniors are sometimes also offered a policy without an excess.

GIO Platinum and SUNCORP METWAY Platinum These policies are only available for a home cover sum insured of $300,000 (SUNCORP METWAY), $350,000 (GIO) or higher and/or a contents cover sum insured of $100,000 (SUNCORP METWAY), $120,000 (GIO) or higher. These two accidental damage policies are recommended in all three categories (home, contents and combined cover). They include some extra features, such as high limits for jewellery, artwork, valuable collections and memorabilia. So if you have a high enough sum insured it's worth getting a quote from them. >

With many insurers, you get a 5–15% discount if you take out combined home and contents cover.

Policy comparison table: see page 32

USING THE TABLE

Policy type

- **AD** Accidental damage.
- **DE** Defined events.
- **Either** The policy is available in a defined events and an accidental damage version; the accidental damage version would usually be more expensive.

Scores We assessed the policies for common cover conditions and exclusions. The combined score is made up of:

- Home score: 50%
- Contents score: 50%.

General policy conditions General policy conditions contributed 50% of both the home and contents scores. They include ratings for flood cover and conditions; no averaging clause (policies with this clause reduce your cover for a small claim if you're underinsured); landslip and subsidence cover; fusion; legal liability; accidental glass breakage.

Home policy conditions Home policy conditions contributed 50% of the home policy score. They include ratings for underinsurance protection; cover for temporary accommodation, professional fees, demolition and removal of debris; storm cover for gates and fences, and freestanding and retaining walls.

Contents policy conditions Contents policy conditions contributed 50% of the contents policy score. They include ratings for theft cover and any limits, specifically for cash, valuables, contents in the open air, visitors' contents and during a move; new-for-old cover; legal liability exclusions; cover for domestic workers' compensation.

Legal liability

- **Home insurance** Legal liability cover normally protects you against claims arising from an accident that occurred in your home.
- **Contents insurance** This cover protects you when you accidentally injure someone, for example. However, watch out for policies that exclude social sporting activities. Cover usually applies everywhere in Australia.

Fusion Cover for electrical motor burnout, such as your air conditioner or freezer.

Flood cover Not all companies provide flood cover, and even those that do sometimes refuse it to people living in a flood-prone area. See page 28 for more on flood cover.

Who's missing? APIA Accidental Damage policy, Budget Direct and RAC couldn't be included in our survey as they were changing their policies. RACQ declined our invitation to take part. >

PRODUCT			SCORES (%)			STATES WITH A COMPETITIVELY PRICED PREMIUM		
Company / policy name (in alphabetical order)	States available	Policy type	Combined (home and contents)	Home	Contents	Home Accidental Damage	Home Defined Events	Contents Accidental Damage
AAMI Building & Contents	All states	DE	64	76	53		Tas	
AAMI Fire and Theft (Contents only) (A)	All states	DE	na	na	32			
Allianz Sure Cover	All states	DE	56	47	66		NSW, Qld, Vic	
Allianz Sure Cover Gold	All states	AD	66	55	76			ACT, NSW
Allianz Sure Cover Plus	All states	DE	63	53	73			
Ansvar Insurance HomeCover	All states	DE	75	65	85		All but ACT, NSW	
Ansvar Insurance MaxiCover	All states	AD	77	65	89	All but ACT, NSW		SA
APIA Household Insurance (B)	All states	DE	66	54	78		(E)	
Australian Unity Elite Care	All but NT, far north Qld	AD	77	62	91			WA
Australian Unity Everyday Care	All but NT, far north Qld	DE	61	52	71			
Australian Unity Extra Care	All but NT, far north Qld	DE	74	57	90			
CGU Accidental Damage	All states	AD	70	58	81	NSW, WA		NT
CGU Defined Events	All states	DE	68	58	78		ACT, NSW, WA	
CommInsure	All states	Either	69	81	56	ACT, Tas, WA	ACT, Qld, SA, Tas	Tas
GIO	ACT, NSW, NT, Vic, WA	Either	81	79	83	NT, Vic, WA	NT, Vic	ACT, NSW, NT, Vic, W
GIO Platinum (C)	ACT, NSW, NT, Vic, WA	AD	86	82	90	(E)		(E)
HBA Accidental Damage	All but SA, WA	AD	66	52	79	NT		NT
HBA Essentials	All but SA, WA	DE	52	51	52		ACT, NSW, NT	
HBA Listed Events	All but SA, WA	DE	64	52	76		NT	
HBF	WA	DE	56	45	68		WA	
Mutual Community Accidental Damage	SA	AD	66	52	79			
Mutual Community Essentials	SA	DE	52	51	52			
Mutual Community Listed Events	SA	DE	64	52	76			
NRMA	ACT, NSW, Qld, Tas	Either	53	42	64	ACT, NSW, Qld, Tas	ACT, NSW, Qld, Tas	Tas
QBE Homecover	All but NT, WA	Either	47	37	56	All but NT, WA	All but NT, WA	All but NT, WA
QBE Homecover WA	WA	Either	49	42	56	WA	WA	WA
QBE Strata Home Contents (D)	All but NT	Either	na	na	56			All but NT
RAA	SA, Broken Hill	DE	70	63	76			
RACT	Tas	Either	82	79	84			
RACV Home	Vic	Either	52	42	62	Vic	Vic	
Real Insurance Essentials	All states, no cyclone zones	DE	50	41	59		ACT, SA	
Real Insurance Top Cover	All states, no cyclone zones	AD	50	41	60	SA		
SGIC	SA	Either	58	48	68	SA	SA	SA
SGIO	WA	Either	58	48	68	WA	WA	
Suncorp Metway	Qld	Either	80	79	81	Qld	Qld	Qld
Suncorp Metway Platinum (C)	Qld	AD	85	82	88	(E)		(E)
TIO Accidental Damage	NT	AD	78	76	79	NT		NT
TIO Listed Events	NT	DE	70	66	73		NT	

TABLE NOTES

na Not applicable — contents cover only. AD Accidental damage. DE Defined events. SI Sum insured. (A) Provides contents cover up to a sum insured of $25,000 and mainly covers against fire and theft. It may suit people who rent and/or have limited contents and don't want a full contents policy. (B) Formerly known as Australian Pensioners. Only available if you or your partner are 50 or over and at least one of you isn't working full-time. (C) Only available for home cover sum insured of $300,000 (Suncorp Metway)/$350,000 (GIO) or higher and/or contents cover sum insured of $100,000 (Suncorp Metway)/$120,000 (GIO) or higher. (D) Provides contents cover for strata title properties only.

	FEATURES					FLOOD COVER		JEWELLERY COVER ($)		CONTACT
Contents Defined Events	Legal liability limit ($million)	Cover for social sporting activity?	Fusion (10-year-old motor)	Underinsurance protection?		After heavy rain in local area (flash flood)	No rain in local area (flood)	Per item	Total	Website (all www)
Tas	10	√	√	√ (H)				1000	5000	aami.com.au
(E)	10	√		na				1000	1000	aami.com.au
All but NT, WA	10	√						2000	7500	allianz.com.au
	20	√	√					2000	20% of SI	allianz.com.au
All but NT, WA	20	√	√					2000	7500	allianz.com.au
SA, Tas, Vic, WA	20	√	Limited			√	√	1500	20% of SI	ansvar.com.au
	20	√	Limited			√	√	5000	20% of SI	ansvar.com.au
(E)	20	√	Limited			√	√	1000	20% of SI	apia.com.au
	20	√	√			√	√	2500	25% of SI	australianunity.com.au
WA	10	√	√			√	√	1000	25% of SI	australianunity.com.au
	20	√	√			√	√	2500	25% of SI	australianunity.com.au
	20	√	√					2500	7500, 20% of SI	cgu.com.au
NT	20	√	√					2500	7500, 20% of SI	cgu.com.au
	20		√ (G)	√ (H)		√		1000	4000	comminsure.com.au
NSW, NT, Vic, WA	20	√	Optional	√ (J)		√	Optional	1000	4000	gio.com.au
	20	√	√	√ (K)		√	Optional	5000	20,000	gio.com.au
	20	√	√					2500	7500, 20% of SI	hba.com.au
ACT, NT	20	√						1250	2000	hba.com.au
NT	20	√	√					2500	5000, 20% of SI	hba.com.au
WA	20	√				√	√	1000	3000	hbf.com.au
	20	√	√					2500	7500, 20% of SI	mutualcommunity.com.au
	20	√						1250	2000	mutualcommunity.com.au
	20	√	√					2500	5000, 20% of SI	mutualcommunity.com.au
ACT, Tas	10	(F)				√		1000	1000	nrma.com.au
ACT, NSW, Qld, SA	30	√	Limited			(M)		1000	20% of SI	qbe.com.au
WA	30	√	Limited			(M)		1000	20% of SI	qbe.com.au
All but NT	30	√	Limited			(M)		1000	20% of SI	qbe.com.au
	20	√	√			Optional (N)	Optional (N)	1500	5000	raa.net
	20	√	Optional	√ (J)		√	√	1000	No limit	ract.com.au
	10	(F)				√		1000	1000	racv.com.au
	10	√				√	√	1000	2500	realinsurance.com.au
	10	√				√	√	1000	5000	realinsurance.com.au
	10	(F)				√	Optional	1000	1000	sgic.com.au
WA	10	(F)				√	Optional	1000	1000	sgio.com.au
Qld	20	√	Optional	Optional (J)		√	Optional	1000	4000	suncorp.com.au
	20	√	√	Optional (K)		√	Optional	5000	20,000	suncorp.com.au
	20	√	√	Optional (L)		√	√	2500	20% of SI	tiofi.com.au
NT	20	√	√	Optional (L)		√	√	2500	20% of SI	tiofi.com.au

(E) We haven't rated the premium for this policy because it didn't fit into our scenarios. See Save money on premiums, *page 30.*
(F) Only golf covered.
(G) Can drop this cover for a premium discount.
(H) Full rebuilding costs will be covered.
(J) Up to an extra 25% of the sum insured is covered; see Buying guide, *page 29.*
(K) Up to an extra 30% of the sum insured is covered; see Buying guide.
(L) Up to an extra 30% of the sum insured is covered if a state of emergency or disaster is declared; see Buying guide.
(M) Yes, if caused by a man-made waterway such as a stormwater drain; no, if caused by a water-catchment system such as a creek.
(N) 5% cover for contents included, full cover for an additional fee.

Package deal

Many of the goods we buy need to be protected by packaging. But have things gone too far? CHOICE looks at how much is too much.

PHOTO COURTESY OF ROMNEY

Romney Bishop couldn't believe the packaging 'tower of terror' that came with her new office printer. "The packaging could've housed a small family in many parts of the world," she says.

From gourmet chocolates to beauty products, almost everything we put in our shopping basket seems buried under layers of packaging. Consumers are actively contacting CHOICE to ask why so many products appear overpackaged, and many have sent in examples to us. Romney Bishop from Victoria (left) described the shock she felt when a new laser printer arrived at her office and the amount of cardboard and foam inserts stacked up to be twice her own height.

"I was confronted by the 'tower of terror' when our new printer arrived," Romney said. "The packaging in this instance could've housed a small family in many parts of the world."

Despite recognising that some goods need to be protected during transportation, consumers are distressed by the level of potential waste, which ultimately increases our footprint on the planet.

What's more, the total amount of packaging vs product may not be obvious at the point of sale. Beauty products, such as moisturisers, are often packed in boxes that are much larger than the net amount of your purchase. Besides feeling outraged at the resources that have gone to waste, many shoppers are also left feeling misled by the deceptive size of the package.

A number of CHOICE readers also pointed to the fact that they've unwittingly bought goods that had a large amount of packaging before they reached customers in the store. For example, items of clothing may arrive from distributors in individual plastic bags, which are removed before they're placed on display.

Eleanor Corcoran from Sydney was surprised to find there was more plastic wrapping than she'd anticipated when the sales assistant brought a new singlet from the storeroom of a department store. "I always consider the amount of packaging before purchasing an item," she said in a letter to CHOICE. "I thought I was making a choice with minimal packing, only to accidentally discover that this was not the case. I now question how often this might be happening to me and other consumers."

nutshell

- The majority of Australians don't think enough is being done to get rid of unnecessary packaging.
- Voluntary packaging guidelines aren't always adhered to, and there's even been a trend towards more resource-intensive and hard-to-recycle packaging in recent years.

WHAT YOU CAN AND CAN'T RECYCLE

Can As a general rule, you can recycle paper and cardboard, steel cans, and glass that's clear, green or amber in colour.
Can't You can't recycle Pyrex glass as it can explode in the glass recycling furnace.
Can't Paper or card with food stains on it (such as pizza boxes) can't usually be recycled.
Symbols For plastic packaging such as bottles and other containers, look out for items that are marked '1', '2' or '3', usually on the bottom. These can be recycled, while items marked with '4' and '5' sometimes can't.
Clean Give containers a quick rinse if they've got traces of food in them.
Check What can be collected for recycling varies in different council areas, so check with your local council to avoid any risk of contaminating the recycling system.

The concerns raised by our readers are mirrored by the attitudes of the broader community. A 2004 Newspoll survey conducted across the states showed that over 80% of respondents believe packaging waste is a problem. Three out of four Australians think products have too much packaging, with the vast majority saying they'd like more to be done to combat packaging waste.

CHOICE readers are concerned

We asked readers to send in examples of overpackaging, and received 36 examples considered to be wasteful or excessive. Among the more frequently cited products were packaged foods (9), cosmetics (4) and pharmaceutical goods (16). Only two readers had written to the companies to express their concerns, with several others saying they'd like to but didn't have enough time.

The medication Somac and its new packaging were of particular concern — a quarter of the examples we received were of this stomach relief medication, distributed by Nycomed Australia. Originally, the product was sold in a slim box containing two blister packs of 15 tablets. But the new-look Somac contains six separate mini 'envelopes' of five tablets inside each 18 x 17 x 5 cm pack (see right).

When contacted by CHOICE and told that readers were concerned about overpackaging, a Nycomed spokesperson argued that the current incarnation of Somac is a "product improvement" based on "extensive consultative market research with doctors and patients, internationally and at a local level". Nycomed says the new format is more convenient for patients, and disagrees that the packaging is excessive — the materials used, it points out, are recyclable. But if one of our concerned readers wanted to recycle the packaging, they'd have to strip the metal from the card, an operation that would require a knife or pair of scissors. Multiply that by six and it's something of an undertaking.

The good, the bad and the necessary

Australia consumes over 3.4 million tonnes of packaging every year, but only 56% of the material used is recycled.

According to the Packaging Council of Australia, paper and cardboard have the largest share of the packaging materials market (36%). Plastics come in a close second (30%), while metal (20%) and glass (10%) form the rest of the market.

Consumer packaging currently represents a significant proportion of household waste. A breakdown of the 2007 Clean Up Australia report shows over 60% of the litter collected was related to packaging.

But if all the stray paper and plastic contribute to more waste for our environment, why use them?

Cosmetics and beauty products often have a lot more packaging than actual contents. This Revitalift moisturiser is one example of the packaging being more than twice the size of the contents.

Over 60% of the litter collected in 2007's Clean Up Australia was pieces of packaging.

Several subscribers complained about Somac's wasteful packaging — which the company considers a "product improvement".

The fact is, a modest amount of packaging is often necessary to protect products from damage and preserve the quality of perishable goods as they travel along the supply chain.

"In many instances, underpackaging can cause more waste than overpackaging," says the Australian Food and Grocery Council (AFGC). It argues that the amount of waste arising from goods being spoiled due to inadequate packaging would also put additional pressure on natural resources.

According to the Environmental Code of Practice for Packaging (ECoPP), a voluntary guideline for industry, manufacturers are required to balance the conflicting needs of increasing the shelf-life of the products with minimising the negative environmental impact. Good packaging should contain material that can be recycled, along with a clear indication for consumers on how best to dispose of the product itself after use. >

Heavy but recyclable packaging, such as glass, is often being replaced by low-weight but non-recyclable materials.

< The ECoPP also requires the packaging supply chain to consider factors such as:

- The amount of packaging used.
- The potential for packaging reuse/recycling.
- The amount of recycled content.
- The likelihood of packaging becoming litter.
- The quality of consumer information on the packaging.

Sadly, not all companies stick to these voluntary principles of sustainability. Environment Victoria, a non-government, not-for-profit environment organisation, discovered there's been a trend towards more resource-intensive and hard-to-recycle packaging in recent years. It found that heavy but recyclable packaging, such as glass jars and tin cans, are often being replaced by low-weight but non-recyclable materials. Rising consumption levels and a greater demand for convenience also mean single-serve, material-intensive products are becoming increasingly common.

A gap in knowledge

While consumers are trying to do the right thing by using 'green' bags and actively recycling, many tell CHOICE they feel let down by the lack of adequate disposal instructions on product packages.

Under the Trade Practices Act and the Environmental Labelling Standard (ISO 14021), companies are forbidden from making misleading or deceptive use of environmental claims and symbols. Despite this, consumers are still at times confronted with confusing disposal messages on products.

To raise awareness of poor packaging practices, Environment Victoria hosts the DUMP (Damaging and Useless Materials in Packaging) award each year. Judged by a panel of academic experts and members of local governments and the community, it encourages consumers to vote online for examples of irresponsible packaging. For more information, go to www.envict.org.au.

Who's watching?

There's legislation relating to packaging waste in Australia. However, the industry is largely governed by a set of voluntary standards, outlined in the National Packaging Covenant (NPC). As of June 2006, there were 416 signatories to the NPC. These include government bodies and brand owners as well as industry associations.

Brand owners that choose not to sign up to the NPC are subject to regulation by the framework known as the National Environmental Protection Measure (NEPM). This 'regulatory safety net' is designed to deal with 'free riders' or non-compliant NPC members.

Despite the existence of these measures, critics suggest a stricter system is needed to hold companies accountable for environmentally unsustainable practices. Since its inception in 1999, the NEPM hasn't been used in a single case of enforcement against offenders. Environmental lobby groups like the Boomerang Alliance are frustrated with the loopholes in the system.

"We need a regulatory system that can be flexible for the industry but will also hold offenders responsible for unacceptable practices," the Alliance told CHOICE. "At the moment, from a producer's perspective, there's no direct link between irresponsible packaging and the cost it imposes on ratepayers."

This contrasts with the European model, which has take-back policies and requires the packaging industry to absorb the cost of recycling.

Supermarket strategies

To try to reduce waste — or at least to look as though they are — supermarket chains here and overseas have introduced strategies to help cut down on plastic bags. For example, UK retail giant Tesco offers 'green points', like frequent flyer points, to encourage shoppers to reuse plastic bags. In Ireland, there's a 0.15 euro tax on every plastic bag you take.

Changes in Australian supermarkets have been less progressive, but steps are being taken towards reducing packaging waste. Both Woolworths and Coles provide plastic bag recycling bins in stores and have introduced cloth bags as an alternative. Woolworths also claims its staff won't automatically offer plastic bags at checkout for purchases of three items or less.

Coles has started a trial of compostable packaging in a bid to remove hard-to-recycle plastic films and trays used for fruit and vegetables. Other green initiatives the company is trialling include reviewing own-brand products to identify opportunities to cut down on packaging, and using returnable plastic crates to transport fruit and vegetable produce. ■

EASY PACKAGING TIPS

If you're tired of sitting back waiting for change, take some easy steps to cut packaging waste:

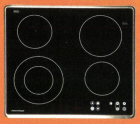
- Use refillable containers when buying things like shampoo in markets or health stores.
- Reuse plastic bags as bin liners
- Keep glass jars and bottles for storing sauces and jam, recycle them, or buy some glass paint and decorate them as gifts.

On test

Home entertainment, whitegoods, household and personal appliances — they're all tested here.

Inside

42 **Ceramic cooktops**



49 **Portable cots**

52 **Clothes dryers**

Plus

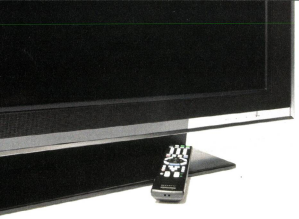
46 **PVRs with two high-definition tuners**

56 **Rice cookers**

60 **Hand luggage**

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, as well as developing our own in order to match the way consumers use a product in reality. We buy the products we test, to maintain our independence from manufacturers and so that we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

For more product tests go to choice.com.au



Big TVs for big rooms

CHOICE has 106 cm TVs on test and finds that higher definition means you can sit closer, but doesn't necessarily produce a better picture.

nutshell

- There's not much to choose between LCD and plasma screens — both can produce a very good picture, but not all brands achieve it.
- All these high-end TVs have a built-in digital tuner, but you'll still need a second one in a set-top box or PVR if you want to record one program while watching another.

All nine of the TVs in this test have a diagonal size between 102 and 107 cm, can produce a genuine high-definition (HD) image and have a digital HD tuner as well as an analogue tuner. They range in price from $1999 to $4699, but price isn't an indicator of quality.

Six of them have LCD screens and the other three plasma. Each type has some particular characteristics, but for the most part they make relatively little difference to overall image quality. As our results show, it's possible to produce a very good picture in either type. However, LCD is better for brightly lit rooms, and plasma doesn't degrade as much when viewed from oblique angles, so is useful if several people watch at once.

A closer look

Seven of the nine TVs in this test have 1920 x 1080 pixels, which is often called 'full HD'. The other two are still considered HD at the lower resolution of 1024 x 768 pixels. But this doesn't really tell you much about the TV's ability to produce a good picture.

The number of dots (pixels) on the screen is only an indication of how close you can sit before you start to see them. You have to take the actual size of the screen into account as well. A big screen with the same resolution as a smaller one will have bigger pixels.

As a general rule, people with good eyesight shouldn't see pixels on a 106 cm, 1024 x 768 pixel screen at just over 3 m. A 1920 x 1080 pixel screen of the same size would allow you to sit 1.65 m from the screen. However, if you normally sit about 3 m away, the higher resolution alone will have no real benefit. It's colour accuracy and depth that really make a difference and what CHOICE's panel is looking for when scoring picture quality.

What to buy

SONY KDL40X3100	$3699
PIONEER PDP428XDA	$4699
PANASONIC TH-42PZ700A	$3299
LG 42LB9DF	$2799
SAMSUNG LA40M81BDX	$3099

Pixel power

All except the PANASONIC use between 211 and 248 watts when showing a DVD. So at first glance it would appear that there's not much difference between LCD and plasma for energy use, but it's a different story if you take the screen resolution into account.

The PANASONIC is a plasma and uses 445 watts, but like the LCD screens it has a 1920 x 1080 pixel screen. The other plasmas (NEC and PIONEER) have 1024 x 768 screens. For the models in this test, LCD is a more energy-efficient way of delivering the higher resolution.

Digital tuning

All the TVs in this test have one high-definition digital tuner and one analogue tuner. Analogue TV tuners are what we've been used to using for almost 50 years, but digital tuners are relatively new and have some different characteristics.

Digital reception doesn't degrade gradually. If you're living in an area that has reception problems, you could find your picture is either perfect or non-existent, depending on the prevailing conditions.

We put the digital tuners in these TVs through some rigorous tests using both VHF and UHF signals. TV is broadcast in both these frequency ranges around the country, but one or the other may be more appropriate, depending on your location. If you're unsure you can get more information from your local TV station.

All the TVs performed acceptably for digital reception. The best (in performance order) are the PHILIPS, PANASONIC, LG , SHARP, and PIONEER. The others were OK, but couldn't handle some of the more difficult circumstances. We've incorporated the reception scores in the ease of use scores in the table. >

OUT OF THE BOX

Most TVs are preset in the factory to give a very bright display. This is done to try to make sure the TV isn't overshadowed by other TVs in a showroom. As a general rule, they can all provide a better picture (and power consumption) with some basic changes to their brightness and contrast picture settings. Some LCD TVs allow you to vary the backlight intensity, which also may improve the picture or power consumption.

What to look for

USEFUL FEATURES

- Check how the picture looks if you step to the side or move up and down. Viewing angles have improved in newer models, but some still have a dimmer picture when viewed from different angles — important if several people are watching the TV at once.
- Try to watch a variety of TV programs in the shop. In particular, look for natural skin tones and texture on a person in a studio setting, such as a news presenter.
- Also check the picture for a colour cast, such as a pinkish or greenish tinge that can't be fixed by adjusting the controls.
- Check for a built-in digital tuner so you don't have to buy a set-top box in order to receive digital TV. For most people it won't matter whether the tuner is standard-definition (SD) or high-definition (HD) at the moment, as there's not a lot of HD TV being broadcast, but there'll be more in future. All the screens of the tested TVs are HD and they have HD tuners. (see *A closer look*, left, for more on HD.)
- If you've got small children, a child lock enables specific channels to be disabled or locks the onboard buttons.
- Look for a remote control that's easy to read with large, well-spaced buttons and clear labels.
- If you're likely to lose the remote control, choose a TV with easily accessible controls on the TV itself.
- All models in this test are wall-mountable. You can choose to have the PIONEER wall-mounted by the PIONEER installer. The PHILIPS comes with wall mounts, but you'll have to buy a separate kit for the others.

Look for **easy-to-access sockets** that allow you to get to the connections for a DVD player, cable TV and so on. This is particularly important if you plan to mount the TV on a wall. Once in place you can't just tip it to get to hard-to-reach connections.

Check that the input connections on the TV match the output on the devices you want to hook up to it (DVD player/recorder, cable TV, PlayStation, for example), and that there are enough connections for all the devices you want to attach at the same time. **HDMI** (high-definition multimedia interface) is an all-digital connection for both sound and video in one cable. You may not have any gadgets with HDMI output at the moment, but we expect more to use them in the future, so it's worth looking out for a TV with at least one HDMI socket. If you want to use your TV as a computer display, you'll need one with a DVI input for newer computers or a VGA input for older ones. An HDMI socket will do if your computer has an HDMI output, but not many do at the moment. DVI-to-HDMI adapters are quite cheap to buy (expect to pay about $10).

HOW WE TESTED

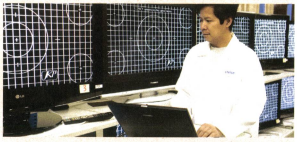
Picture and colour To check the TVs' picture and colour, our testers set up all 12 models close together and adjusted their controls to get the best picture quality possible. They kept the lighting in the room low and the sound muted, and four experts watched a variety of footage (from various movies and live TV) simultaneously on all the tested screens. They evaluated the picture quality and rated it out of 10.

Colour accuracy Testers checked how well each TV produces accurate colour, using a specially calibrated high-quality monitor as a reference.

Picture distortion They displayed a number of test patterns from a high-quality DVD player, to measure if any of the picture was being cut off at the edges and to check for any distortions (such as circles that aren't round, or wavy lines that should be straight).

High-quality images They played movies and other footage to check the screen's ability to produce images without colour-banding, jerkiness, blurring, vibration and colours bleeding in high contrast or very intensely saturated parts of the image. They also checked that there were no trails behind fast-moving objects on the screen.

Sound They listened to both movies and music to check for rattles, hums, hisses or distortion, as well as making a judgment on how well the high and low sounds were produced.



Ease of use To see how easy the TVs are to operate, testers used the remote control, front panel controls and onscreen display to perform a number of common tasks. They looked for clear labelling, buttons and controls that are easily identified and can be used without interfering with other controls, and logical menus. Performance of the inbuilt digital tuner was also included in the ease of use score.

Signal strength Each TV was tested using special equipment designed to see how well they cope with both strong and weak digital TV signals.

Power consumption Finally, testers used a power meter to measure the power consumed by the TV when in use and on standby.

If you live in an area that has digital reception problems, your picture could be either perfect or non-existent, depending on the prevailing conditions.

What to buy

SONY KDL40X3100

PRICE $3699

GOOD POINTS

- The viewing panel liked its crisp images.
- Very clean bass reproduction. It's very loud at maximum, but can start to distort noticeably at about 60% volume.
- Picture in picture (PIP) on one analogue and one digital TV channel, or one TV channel and one external input.
- Child lock.
- 'On' timer (can turn on at a preset time).
- Remote control can operate certain DVD players.

BAD POINTS

- Colours get a little washed out as you move away from a central viewing position.

PIONEER PDP428XDA

PRICE $4699

GOOD POINTS

- Very good colour saturation and blacks.
- Very good sound quality. It's very loud at maximum, but can start to distort noticeably at about 60% volume.
- Picture in picture (PIP) on one analogue and one digital TV channel, or one TV channel and one external input.
- Automatic standby when there's no signal.
- Child lock.
- Remote can operate certain DVD players.
- Subwoofer output.
- Five-year warranty.
- Price includes installation.

BAD POINTS

- No manual fine tuning for analogue channels.
- No skip or erase for analogue channels.
- The bass is a little hollow and boomy.
- The remote control has many small, poorly grouped keys, small labels and tiny LEDs easily hidden by your finger.
- Onboard controls are at the side of the TV and the labelling is grey on black.
- Small-print onscreen user menus.

PANASONIC TH-42PZ700A

PRICE $3299

GOOD POINTS

- Very good colour balance and good blacks (although not as good as the PIONEER).
- It's very loud at maximum, but can start to distort noticeably at about 40% volume.
- Picture in picture (PIP) on one TV channel and one external input.
- Automatic standby when there's no signal.
- Remote control can operate certain DVD players.
- Very good remote control with large well-spaced and labelled buttons.

BAD POINTS

- The bass is a little muddy and boomy, with some buzzy vibrations in the cabinet. Voices sound tinny.
- The stand requires assembly and attachment.
- No manual fine tuning for analogue channels.
- Onboard controls are at the front of the TV, but don't allow full menu access.
- No child lock.

The nine TVs tested can all produce a genuine HD image and range in price from $1999 to $4699, but price isn't an indicator of quality.

	PERFORMANCE						FEATURES				SPECIFICATIONS		
Brand / model (in rank order)	Overall score (%)	Picture quality score (%)	Sound quality score (%)	Ease of use score (%)	Standby energy score (%)	Energy consumption when in use (W)	Swivel stand	USB connection (front / rear)	HDMI connection (front / rear)	Card slot	Screen type	Claimed resolution (pixels)	Dimensions; (cm, H x W x D)
Sony KDL40X3100	79	86	70	62	100	248		1 / 0	1 / 2		LCD	1920 x 1080	72 x 110 x 32.5
Pioneer PDP428XDA	78	84	75	54	100	248		1 / 0	0 / 3		Plasma	1024 x 768	72 x 104 x 23.5
Panasonic TH-42PZ700A	77	86	50	72	100	445		0 / 0	1 / 2	SD	Plasma	1920 x 1080	73.5 x 107.5 x 33
LG 42LB9DF	74	77	60	69	100	211	√	1 / 0	0 / 3		LCD	1920 x 1080	78 x 103 x 33.5
Samsung LA40M81BDX	71	73	65	61	90	236	√	0 / 1 (A)	1 / 2		LCD	1920 x 1080	69 x 97 x 30
Toshiba 42X3000A	68	65	70	61	90	244	√	0 / 0	0 / 2		LCD	1920 x 1080	69.5 x 102 x 35.5
Philips 42PFL9632D	66	73	45	55	90	239	√	1 / 0	0 / 3		LCD	1920 x 1080	75 x 104.5 x 27
Sharp LC42D83X	63	56	65	59	100	221	√	1 (A) / 0	1 / 2		LCD	1920 x 1080	71 x 100 x 30
NEC PXT-42XD2	60	57	50	60	90	244		0 / 0	0 / 1		Plasma	1024 x 768	80.5 x 105 x 32

LG 42LB9DF

PRICE $2799

GOOD POINTS

- Automatic standby when there's no signal.
- Child lock.
- 'On' timer (can turn on at a preset time).
- Remote control can operate certain DVD players.
- Three-year warranty.

BAD POINTS

- Colours get noticeably washed out as you move away from a central viewing position.
- Sound lacks bass and voices are a little tinny.
- Onboard controls are at the side of the TV.
- No headphone socket.

SAMSUNG LA40M81BDX

PRICE $3099

GOOD POINTS

- The viewing panel thought it was very 'punchy' — a good choice for watching in a bright room.
- Picture in picture (PIP) on one TV channel and one external input or two external input channels.
- Child lock.
- 'On' timer (can turn on at a preset time).
- Remote control can operate certain DVD players.
- Three-year warranty.

BAD POINTS

- The viewing panel thought its colour was a little too cool, with some vibration in solid colours.
- Colours get noticeably washed out as you move away from a central viewing position.
- Lacks bass, voices are a little tinny and the sound can start to distort noticeably at about 60% volume.
- Onboard controls are at the side of the TV and the labelling is hard to read (grey on black).

USING THE TABLE

Scores The overall score is a combination of:

- Picture quality: 50%
- Sound quality: 20%
- Ease of use: 20%
- Energy consumption on standby: 10%

Price Recommended retail, as of January 2008.

TABLE NOTES

(A) Service use only.

	Price ($)
ww.sony.com.au	3699
ww.pioneer.com.au	4699
ww.panasonic.com.au	3299
ww.lge.com.au	2799
ww.samsung.com.au	3099
ww.toshibaav.com.au	2999
ww.philips.com.au	4299
ww.sharp.net.au	4199
ww.nec.com.au	1999

About the rest

- The TOSHIBA picture is a bit cool, but this works well in a bright room. In some circumstances it also has some vibration in solid colours. However, it does have a good sound score.
- The PHILIPS has a good picture, but the panel thought it lacked 'punch' and also had a very slight green tint. It's let down by its poor sound, with muddy-sounding voices, some distortion, and buzzing from the cabinet in low notes. Its onboard controls are on the side and are difficult to read.
- Ironically, the SHARP picture isn't very, and increasing the sharpness control just increases the amount of noise (pixellation and vibration) in the image. Its onscreen menus use small fonts, making them hard to read, and it's difficult to organise the digital channels.
- The NEC picture lacks sharpness and depth. The viewing panel found it unexciting, and the sound is also flat and a bit hollow. Its onboard controls are on the side and are difficult to read.

HOW RELIABLE DO SUBSCRIBERS RATE THEIR BRAND?

We asked subscribers whether their television (bought in or after 2000) had needed repairs in the previous 12 months. Overall, just 6% needed repair, which makes TVs one of the more reliable home appliances.

The number in brackets is the number of responses received for that brand. Differences of 6% or more are statistically significant.

PERCENTAGE NOT NEEDING REPAIRS IN THE LAST 12 MONTHS	%
All televisions (8319)	94
SHARP (381)	98
HITACHI (180)	97
SONY (1184)	97
TOSHIBA (154)	97
PANASONIC (1462)	96
SANYO (171)	96
NEC (358)	95
PALSONIC (144)	95
LG (1302)	94
SAMSUNG (520)	93
PHILIPS (497)	91
TEAC (321)	90
LOEWE (215)	88

Top cooktops

They're not just a pretty face — radiant ceramic cooktops are good at cooking too.

nutshell

- All the tested models do the job well, and you can get a good model for close to $600 — there's no need to spend more.
- We also give a rundown on the pros and cons of different types of cooktop.

When it's time to update your cooktop, chances are you'll go gas if you can: it's cheap, fast, responsive and green. If you're going electric, the options range from the old-fashioned (but effective) radiant coils to the technology and top performance of induction cooktops. See *Which cooktop should you choose?*, page 44, for more on what's available and their pros and cons.

Occupying the electric middle ground is the popular radiant ceramic cooktop with coil elements under the surface. Cooks love its streamlined good looks, easy-to-clean surface, good cooking performance and mid-range price tag. CHOICE tested 12 radiant ceramic cooktops and found they're all pretty good, although the models in the *What to buy* list are the best of the bunch.

In terms of cooking performance — and that all-important controllability — the BOSCH, MIELE, FISHER & PAYKEL, TECHNIKA and WESTINGHOUSE models had good or very good results for all tests (see *How we tested*, far right). The CHEF and ELECTROLUX, which otherwise scored well overall, were let down by performing less well in the simmer test.

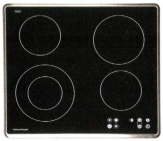
The position of the controls is less than ideal on most models: they tend to be on the ceramic surface, very close to the elements. The DELONGHI is the worst in this respect. The WESTINGHOUSE has a stainless steel control panel located well away from the elements, making it less likely you'll accidentally burn yourself.

Touch controls, instead of the usual knobs, helped give the BLANCO, FISHER & PAYKEL and TECHNIKA models the edge over the rest for ease of use: they give clearer readings of temperature level and are very easy to clean. They did become hot, but were bearable to touch. They also have a child lock, which makes them a safer option for families with young children — the others all have at least one knob within easy reach of inquisitive fingers.

While you'd probably be happy with any of the models in our test, those in the *What to buy* list scored best overall for cooking performance and ease of use. They have their various strengths and weaknesses — see the profiles for details. >

What to buy

Ceramic cooktops: good looks, good at cooking, easy to clean and a mid-range price tag.



FISHER & PAYKEL CT560X

PRICE $949

GOOD POINTS

- Excellent result for the turn-down (rice) test, and good in the simmer (white sauce) and high-heat (stir-fry) tests.
- Rated very good for ease of use: touch controls allow clearer temperature setting and an easier-to-clean surface.
- Childproof lock on controls.

BAD POINTS

- Touch controls close to the element become hot, but bearable.
- The edge has a fine groove that traps dirt.

BEST BUY

CHEF EHC646U

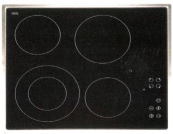
PRICE $639

GOOD POINTS

- Good scores for turn-down (rice) and high-heat (stir-fry) tests.
- Very good ease of use score: in particular, it's easy to clean, and well-marked/labelled.
- The cheapest model tested.

BAD POINTS

- Simmer test results not quite as good.
- The front control is easily accessible by children.
- Controls are close to the element.



TECHNIKA 64HTSS

PRICE $1066

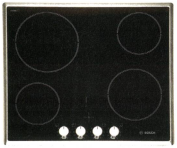
GOOD POINTS

- Scored well in all cooking tests.
- Very good for ease of use: touch controls allow clearer temperature setting and an easier-to-clean surface.
- Childproof lock on controls.

BAD POINTS

- Touch controls close to the element become hot, but bearable.
- The edge has a fine groove that traps dirt.
- The instructions are rather basic.

What to buy



BOSCH PKE615V01A

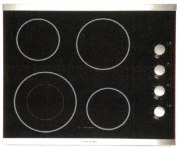
PRICE $929

GOOD POINTS

- The best cooking score, with a good result for the simmer (white sauce) test, very good for the turn-down (rice) and excellent for the high-heat (stir-fry) tests.

BAD POINTS

- All controls are easily accessible by children.
- Controls are close to the element.
- The edge has a fine groove that traps dirt.



ELECTROLUX EHEC65AS

PRICE $849

GOOD POINTS

- Very good result for the turn-down (rice) test and excellent for the high-heat (stir-fry) test.

BAD POINTS

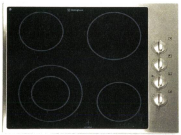
- Simmer test results not quite as good.
- The front control is easily accessible by children.
- The edge has a fine groove that traps dirt.

HOW WE TESTED

Cooking Our tester used the following tests to assess the cooktops' cooking performance:

- **White sauce** A measure of how well the simmer (smallest) burner maintains a low temperature.
- **Rice** A measure of how well the medium burner turns down to low from a high temperature.
- **Stir-fried beef with vegetables** To assess the largest burner's ability to produce continuous high heat.

Ease of use assessed the positioning of controls, handling and setting the controls, marking and labelling of controls and burner areas, and ease of cleaning, including identifying dirt traps.



WESTINGHOUSE PHN285S

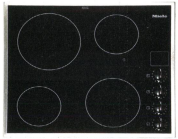
PRICE $899

GOOD POINTS

- Very good results for the turn-down (rice) and high-heat (stir-fry) tests; good result for the simmer (white sauce) test.
- Very good ease of use score, with controls positioned on a separate panel.

BAD POINTS

- The front control is easily accessible by children.
- Poor grading on the controls.
- The edge has a fine groove that traps dirt.



MIELE KM 520

PRICE $999

GOOD POINTS

- Very good results for the turn-down (rice) and high-heat (stir-fry) tests; good result for the simmer (white sauce) test.

BAD POINTS

- The front control is easily accessible by children.
- Controls are close to the element.
- The edge has a fine groove that traps dirt.

All 12 ceramic cooktops tested are good, but the models in the *What to buy* list are the best of the bunch.

FOR PEOPLE WITH A DISABILITY

When choosing a cooktop, consider the following features (in addition to those in *What to look for*, page 44).

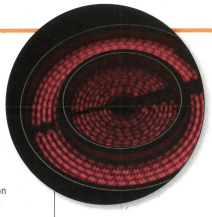
- Knobs with a crossbar are easier to grip and turn than smooth, round knobs. Make sure they don't take too much force to turn.
- Touch controls are a good option for weak hands.
- Markings should be easy to understand: words can be easier than symbols. They should also be bold, easy to read and in a contrasting colour to the background.

Of all the models tested, the Best Buy CHEF has most of these features.

What to look for

ALL COOKTOPS

- **Size and shape** The most popular is a square cooktop, approximately 60 cm wide. You can also get rectangular models with burners/elements in various configurations.
- Make sure you have the **necessary space** on your bench to fit the cooktop, as well as ventilation space underneath (measure the available bench space before you go shopping). Each model specifies a minimum distance required between the top, bottom and sides of the cooktop and any adjacent walls or cupboards and rangehoods above it — check before buying. Stores should have brochures with the specifications.
- Consider the position and layout of the **burners/elements** and their size in relation to the pots and pans you usually use. Configurations that are spaced so that you don't reach over one burner/element to get to another are easier to use, but are usually only on rectangular cooktops. Simmer elements/burners should be at the front so you don't have to lean over other burners to stir a sauce, say.
- Look for a surface that's **easy to clean** and a design without dirt traps.
- A good cooktop should be able to effectively **contain spills** — some ceramic cooktops don't have a lip or rim to do this, which makes them easier to clean but potentially messier.
- **Knobs** should be easy to remove for cleaning underneath; **touch controls** make cleaning even easier.



A **dual element** has two heat rings: for smaller pots you can activate the inner ring, and for larger pots both rings.

ELECTRIC COOKTOPS

- Electric elements are rated in kW: a good **range** is 1.2–2.2 kW.
- Many electric cooktops remain hot long after the heat has been turned off, which is a safety hazard. They should have a **residual-heat warning light** that stays on until the cooktop has cooled to a safe temperature. All the tested cooktops have one.

PRODUCT

Brand / model (in rank order)

Fisher & Paykel CT560
Chef EHC646U
Technika 64HTSS
Bosch PKE615V01A
Electrolux EHEC65AS
Westinghouse PHN28
Miele KM 520
Blanco BCCT60X
Whirlpool 6AKM613IX
AEG 6010K-mn
DeLonghi LCHS 60F
Smeg SA 661X

Electric cooktops are good for cooking at a very low temperature or for a long, slow simmer.

Which cooktop should you choose?

Electric cooktops

General pros Good for cooking at very low temperatures, such as melting chocolate or for a long, slow simmer.
General cons Electric cooktops aren't as instantly controllable as gas (except induction cooktops).

You can choose from the following elements: radiant ceramic, halogen or semi-halogen, radiant coil, solid hotplate, induction.

Radiant ceramic: the cooktops on test

Pros Reasonably fast to respond both heating up and turning down. Continuous surface, with few or no dirt traps.
Cons Spills can bake on, so you need to wipe them up quickly, and there's often no lip around the edge of the cooktop to contain them. Sugary spills will pit the surface if they're not cleaned up immediately, and you may need a special cleaning cream to keep the surface streak-free. The ceramic glass holds heat for a long time, so take care with delicate sauces and be careful after it's switched off. Many have residual-heat warning lights that stay on till the surface reaches a safe temperature.
Typical price Four elements: $600–$1200+.

Halogen or semi-halogen

Some ceramic cooktop elements use halogen bulbs instead of radiant coils to create heat. Semi-halogen burners combine a halogen bulb with a coil element.
Pros Faster response time than radiant ceramic. Easy to clean.
Cons Take a long time to cool down completely after being switched off. Slightly more expensive.
Typical price Upper end of ceramic price range.

Radiant coil (above the cooktop surface)

Not available on cooktops now — just low-end stovetops.
Pros Cheap and responsive.
Cons Can be a hassle to clean. Some coils can be unplugged and removed; others have a hinge so you can lift them for easier access to the drip trays underneath.
Typical price Four-element, enamel upright stove (grill separate at upper end of price range): $600–$1200.

Solid hotplate

Each hotplate is a solid metal disc.
Pros Cheap. They're not too bad for cleaning because spills can't get under their surface.
Cons Slower than other electric elements to heat up. Extremely slow to cool down. Least controllable of all

ERFORMANCE			FEATURES	SPECIFICATIONS							
verall score %)	Cooking score (%)	Ease of use score (%)	Dual element	Dimensions (cm, W x D)	Installation dimensions (cm, W x D)	Element wattage (kW)	Control type	Control location	Contact		Price ($)
	77	88	√	58 x 51	56 x 49	1.2 / 1.2 / 1.8 / 2.2 (0.75)	Touch	Front RH corner	www.fp.com.au		949
	75	84		61 x 52	56 x 49	1.2 / 1.2 / 1.8 / 1.8	Knobs	RHS	www.chefappliances.com.au		639
	73	88	√	58 x 51	56 x 48	1.2 / 1.2 / 1.8 / 1.7 (0.7)	Touch	Front RH corner	www.technika.com.au		1066
	80	76		57 x 50	56 x 49	1.2 / 1.2 / 2.0 / 2.2	Knobs	Front centre	www.boschappliances.com.au		929
	77	79	√	61 x 52	59 x 49	1.2 / 1.2 / 1.8 / 2.2 (0.75)	Knobs	RHS	www.electrolux.com.au		849
	77	80	√	61 x 51	56 x 49	1.2 / 1.2 / 1.8 / 2.2 (0.75)	Knobs	RHS	www.westinghouse.com.au		899
	78	75		58 x 51	56 x 49	1.2 / 1.2 / 1.8 / 2.3	Knobs	RHS	www.miele.com.au		999
	68	88		58 x 51	56 x 49	1.2 / 1.2 / 1.8 / 1.8	Touch	Front RH corner	www.blanco-australia.com		1199
	72	77		58 x 52	56 x 49	1.1 / 1.1 / 1.7 / 1.7	Knobs	RHS	www.whirlpool.com.au		799
	68	78	√	57 x 50	56 x 49	1.2 / 1.2 / 1.8 / 2.2 (0.75)	Knobs	RHS	www.andico.com.au		959
	70	76		59 x 51	56 x 49	1.2 / 1.2 / 1.8 / 1.8	Knobs	Front	www.delonghi.com.au		879
	65	78	√	60 x 58	57 x 49	1.2 / 1.2 / 1.8 / 2.4 (1.1)	Knobs	Front	www.omegasmeg.com.au		1090

USING THE TABLE

The **overall score** is made up of:

- Cooking score (60%)
- Ease of use score (40%)

Installation dimensions This is the size of the hole needed in your benchtop to fit the cooktop; it's a little smaller than the cooktop dimensions themselves.

Element wattage shows the wattage for individual elements. Figures in brackets refer to the smaller element of a dual element.

cooktops. Even on their highest setting they don't glow red, so there can be a risk of burns.

Typical prices Four elements: $350–$500.

Induction

Each 'element' (an induction coil) generates a magnetic field that induces heat in steel cookware on top of it. In essence, the pot becomes the element that cooks the food, so the surface doesn't get as hot as other cooktops and there's less risk of burns.

Pros The same instant control as gas. Fastest of all cooktop types — for example, they take about half the time to boil water. The most energy-efficient of all electric cooktops. They have a flat surface with no dirt traps, and the controls are touch-sensitive, so there are no knobs to clean around. Some models can detect if a saucepan has boiled dry and turn the element off or down. If you turn the element on but the pan material is incompatible or there's no pan at all, it will indicate the error and won't heat up.

Cons Expensive. Pots and pans must have a base made from a ferrous metal. Cast iron, steel, some enamelled steel and stainless steel pans with an iron base or core are suitable, but you can't use glass, aluminium, copper or many stainless steel pans.

Typical price Four burner: $1700+.

Gas cooktops

Pros Instant heat control and visual feedback when you raise and lower the flame. Comparatively cheap to run. More greenhouse-friendly than cooking with electricity.

Cons Harder to maintain a low heat. Not everyone has access to natural gas, and LPG is a more expensive and fiddly alternative.

Features Wide variety of design, colour and finish, including enamel, aluminium and stainless steel (non-marking finishes are now available). Some finishes are easier to keep clean than others: as a rule, enamel is easier than glass or stainless steel. Purpose-designed burners for woks, fish (oblong) pans and grills.

Typical prices Four-burner: $400–$1500+; four-burner + one oblong burner: $1000–$1500+.

Combination cooktops

Want the best of both worlds with a dual-fuel cooktop, such as a gas cooktop with one electric element? Or you can pair cooktops by combining a twin gas cooktop with a twin ceramic one, for example. You can also get barbecues, grill plates, deep fryers and even weighing scales integrated into the cooktop. Worth considering if you do a lot of certain types of cooking. ■

Setting records

These PVRs are still on their training wheels — and at around $1000, you'd expect more.

nutshell

- Their exorbitant price tag doesn't reflect the capabilities of these PVRs.
- If you want to record to DVD, you'll need to attach a DVD recorder to your PVR.

As we're nearing the final stretch to the Beijing Olympics, a high-definition (HD) personal video recorder (PVR) with two tuners may seem a worthwhile purchase, allowing you to catch all the sporting highlights at your leisure without missing out on your favourite nightly TV. But are they worth around $1000? To find out, we tested seven twin-tuner HD PVRs priced from $749 to $1099.

A twin-tuner HD PVR consists of two digital TV tuners, which means you can record one digital TV show while watching another, and a hard disc drive with (most commonly) 250 GB capacity to store your TV programs. Despite having two tuners, however, only the BEYONWIZ, PHILIPS, TOPFIELD and STRONG let you set the timer to record two programs simultaneously. On the others this can only be done manually, so if you want to record from two channels, you'll have to stay in to hit the button.

None of the tested models has an analogue or combined analogue/digital tuner, so they're only suitable if you have access to digital broadcasts.

The LG was the best overall, but still only managed a score of 69%. It's easy to use and has good digital reception, but it uses a lot of energy when on standby, scoring just 50% for this.

As this technology is so new, prices are still high and the capabilities aren't all that they could be — there are still some kinks to be ironed out … so stay tuned.

Getting the best from your PVR

When watching a recorded program or HD TV show, the best option would be to use an HDMI cable to connect the PVR and your TV; it handles both audio and video and keeps the cable numbers to a minimum. All the PVRs tested have HDMI for digital audio and video, except the STRONG, which has digital video (DVI) only.

If your TV doesn't have an HDMI connection, the next best video option is component ('YPbPr' in *What to look for*, right). You'll also need a cable to carry audio to your TV or home theatre system. Although a standard stereo connection is fine for listening via the TV, a home theatre system would benefit from a digital audio (S/PDIF) connection — coaxial or optical (also known as TOSLINK).

Moving your recordings off the PVR

None of these PVRs has an inbuilt DVD recorder, so if you want to keep some recordings on DVD you'll have to connect the PVR to a DVD recorder and transfer them. Few, if any, DVD recorders accept an HDMI input, so the best option available is component video and stereo audio.

Transferring content to a computer or other networked device should be easy with the BEYONWIZ as it has a network (Ethernet) connection, which allows you to copy the video from the PVR to the PC, where it can be burned to a DVD. The BEYONWIZ and TOPFIELD models also allow you to transfer the video directly to an external hard drive via a USB 2.0 connection. >

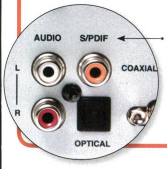
PRODUCT	PERFORMANCE				FEATURES						SPECIFICATIONS	
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Reception score (%)	Standby energy score (%)	Simultaneous timer recording of two channels	One-touch recording	Timer limits (no. of programs / period)	HDMI connection	USB connection*	Card reader connection and type	Dimensions (mm, H x W x D)	Hard disc capacity (GB)
LG LST5402P	69	70	73	50			20 / month	√			76 x 430 x 348	160
NEC NHD-3000VR	66	54	75	90			ns / year	√			65 x 335 x 280	250
Beyonwiz DP-P1	65	58	73	70	√		100 / unlimited	√	F, R	CF, MMC, MS, SD	65 x 390 x 310	200
Philips DVR7100/75	61	51	70	70	√	√	40 / month	√			75 x 430 x 300	250
Topfield TF7000HDPVRt	60	51	73	50	√		ns / year	√	R		64 x 430 x 270	250
Strong SRT5490	57	50	73	30	√		ns / unlimited	√(A)	R (B)		77 x 360 x 305	250
Grundig GPVR 3250HD	54	59	53	30		√	8 / unlimited	√			69 x 370 x 290	250

What to look for

FEATURES

Timeshift A timeshift feature, where the hard drive records what you're currently watching on TV, is a great way to watch what you want, when you want. For example, you can use it as an instant replay if you've missed something crucial, and then fast forward during an ad break to catch up, or start watching the beginning of a program while still recording the end.

Remote control A good remote control is vital, as it's tricky to operate many of the PVRs using just the front control panel. The remote should have buttons that are sized, shaped and spaced so you can easily find and press them individually. They should also be grouped according to function and the buttons you use most should be the most prominent.



Audio connections should at least include **stereo** sound, usually as a red and white connection. If you want to enjoy the home theatre experience of Dolby 5.1, you need multiple sets of speakers and a digital audio output from either an **S/PDIF optical** (TOSLINK) or **coaxial** connection.

VIDEO CONNECTIONS

Your PVR needs to have connections that match the ones on your TV and any other device you want to connect it to. Apart from SCART and HDMI, all connections require separate audio links.

- **Composite** (the yellow input socket) is found on most modern TVs. The brightness and individual colour signals are combined into a single video signal.
- **S-video**, identifiable by a small, round, four-pin plug, is one step ahead of composite. It provides better picture quality because the brightness and colour signals are kept separate.
- **Component** separates the picture further into brightness and colour signals, providing even better quality. Three video cables are required (marked Y, Pb and Pr above.)
- **HDMI** is an all-digital connection for both video and sound in one cable. HDMI connections can accept DVI input (see below) if you have a special cable or adapter, but you have to connect sound separately.
- **DVI** (digital video interface; not shown) can carry digital video signals to a screen that can display them at the same quality as HDMI, but it can't carry an audio signal.
- **SCART** (not shown) is also known as a Euroconnector. It's a 21-pin connector for analogue video and sound.

Some of the tested models have multiples of any one type of connection, but they may not be available all at once. To avoid any problems, tally up the number of devices you want to connect to a recorder at any one time and check with the retailer that this is possible before you buy.

Contact	Price ($)
www.lge.com.au	899
www.nec.com.au	799
www.beyonwiz.com.au	1099
www.philips.com.au	749
www.topfield-australia.com.au	1049
www.strong-technologies.com	1085
www.grundig.net.au	799

USING THE TABLE

Scores The overall score is made up of:

- Ease of use: 50%
- Reception: 40%
- Energy on standby: 10%

For more on the tests see *How we tested*, page 48.

Card reader

- **CF** Compact Flash.
- **MMC** MultiMedia Card.
- **MS** Memory Stick.
- **SD** Secure Digital.

Program and period limits Most models tell you how many recordings you can cue up at once. Some models allow you to set a timer to record a program years into the future, while others only allow you to plan ahead by a month.

Price Recommended retail in December 2007.

TABLE NOTES

ns not stated, but at least 10 items in our tests.
** F = front, R = rear; connections are USB 2.0 unless otherwise noted.*
(A) DVI to HDMI adapter supplied, which provides digital video but not audio.
(B) USB 1.1. Doesn't support an external hard disc drive.

Only the Beyonwiz, Philips, Topfield and Strong let you set the timer to record two programs at the same time.

What to buy

For more on features you get with different models, see the table, page 46.

LG LST5402P

PRICE $899

GOOD POINTS

- Two composite video outputs.
- Very easy to set up and tune.
- Very good onscreen menu and displays.
- Very easy to set timer recordings.
- Timeshift recording is always active — no need to start it yourself.
- Remote control can also operate some brands and models of TV, VCR and DVD player.

BAD POINTS

- Only scored 50% for standby energy.
- Only 160 GB capacity.

NEC NHD-3000VR

PRICE $799

GOOD POINTS

- Very easy to set timer recordings.
- Excellent energy efficiency on standby.

BAD POINTS

- Timeshift recording needs to be started manually.
- Poor remote control — many keys too small and closely spaced.
- Poor front panel display — limited information, and brightness only just adequate.

BEYONWIZ DP-P1

PRICE $1099

GOOD POINTS

- Can support an external hard disc drive.
- Can connect directly to a computer via an Ethernet (network) connection.
- Supports playback of different audio, image and video file types.
- 5.1 analogue audio output (for older home theatre systems that don't support digital audio).
- Very easy to set up and tune.
- Timeshift is always active — no need to start it yourself.
- Remote control can also operate some brands and models of TV.

BAD POINTS

- Doesn't allow renaming of recordings.
- Recordings aren't thumbnailed (they don't show a preview screen of the recording).
- Poor front panel controls, which means operation's very limited without the remote control.

About the rest

- Timeshift recordings on the PHILIPS, TOPFIELD and STRONG need to be manually started and they all have a poor remote control with small, closely spaced buttons. The STRONG also has a poor standby energy score. On the upside, the PHILIPS is easy to set up and tune, and timer recording is very easy to set on the TOPFIELD.
- The reception performance of the GRUNDIG is significantly worse than the other models in the test and its standby energy use is also excessive.

HOW WE TESTED

Ease of use

- Our testers looked for an auto-tuning system that's informative and simple to use.
- They made instant and timer-set recordings and checked the menus for ease of understanding, navigation and clarity.
- They played back recordings to check the quality and range of functions.
- They looked at the remote control and determined how easy it was to use for common functions.

Reception A tester checked the digital tuner on all the models for reception performance in areas with a good-quality signal, as well as in areas where reception was less than ideal. He also tested whether the reception performance of each model was affected by things such as a dryer or vacuum cleaner operating nearby.

Standby energy consumption The tester connected the PVRs to a regulated power supply with a power meter and recorded the standby energy consumption.

Portable cots

CHOICE tested 10 portable cots for safety and ease of use. Seven are safe enough to recommend.

nutshell

- Some cots passed all safety tests, but had problems with accessories (bassinette, change table or toy bar).
- The most serious failures involved potential strangulation hazards and footholds. Potential limb or finger traps weren't considered life-threatening.

As a travel cot, playpen or spare bed for little guests, portable cots are very versatile. But three of the 10 cots on test didn't meet important safety sections of the Australian standard.

Accessory to injury

Some cots' accessories weren't safe, so we didn't fail the cot as you could simply not use the accessories.

A **bassinette** is a means of raising the sleeping platform, so you don't have to bend down so far to reach the baby. The BABYLOVE and LOVE N CARE bassinettes have gaps in which little fingers and limbs can get trapped.

Three of the cots have a **change table** that you can attach to the top of the cot. But our testers found it's important to remove the change table when your child's inside — they can trap limbs, fingers or even a head.

Don't use the **toy bar** that comes with the BERTINI: it's easy to break off bits of foam that could choke a child.

Finally, the superfluous **internal pocket** of the PHIL & TEDS cot provides a foothold for an older baby to climb (or fall) out of the cot. But this cot is much lighter and smaller than the others (handy for camping), so it could be worth rectifying the problem with a pair of scissors.

Can I use a portable cot all the time?

Why not skip buying a regular cot and just stick with a cheaper and more versatile portable? Well, you probably could, but a regular cot has three distinct advantages:

- A regular cot is sturdier and more durable.
- It can accommodate larger babies, so you'll get more use out of it. An average two-year-old will be slightly larger than the recommended size for most portable cots, whereas a regular cot can be used till they're three or four.
- It's higher off the ground than a portable cot, so you don't have to bend so far to pick up the baby.

PHOTOGRAPHY: GENE ROSS

CHOICE verdict

The MOTHER'S CHOICE passed all safety standards and is slightly easier to use than the CHILDCARE and STEELCRAFT, which also passed fully. These, plus four models we recommend despite minor problems, made it into the *What to buy* list. >

STANDARD MADE MANDATORY

A new mandatory safety standard for portable cots was announced in February, to take effect from March 2009. It includes ensuring the folding mechanism is secure, that there are no gaps that could trap a child's head, and that the mattress is safe. It's a basic set of safety tests based on the voluntary Australian standard for folding cots. The full standard includes many other safety tests.

CHOICE welcomes the mandatory safety standard, but it *is* a minimum standard. Portable cots should ideally comply with the full standard.

What to look for

THE BASICS

- It should have two **locking mechanisms** to prevent accidental collapse: rail locking mechanisms and a base locking mechanism.
- If the base has **Velcro strips** to secure it to the cot, make sure they're long enough to be easily threaded through the hole for attachment to the cot.
- A **mesh cover** will help keep out insects.
- **Inside surfaces** should be free of bumps, ledges and protruding parts so children can't hit their heads, snag their clothing or use them as a foothold to climb out of the cot.
- Make sure there are **no protrusions or sharp edges** that could cause injury.
- Ensure there are **no gaps** that could trap a child's finger, limb or head.

The cot should be easy to **fold up** and assemble, come with a **carry bag** and not be too heavy.

A **change table** is useful, but remove it when your child's in the cot.

If the cot has **wheels** or castors, make sure they have brakes fitted.

Mesh sides give good ventilation and allow you to see the child easily.The fabric and the mesh sides should be tightly stretched.

Seven models are in the *What to buy* list, despite minor problems with four of them. The Childcare, Mother's Choice and Steelcraft passed all safety tests.

What to buy

BABYLOVE Momento 3 in 1 BL950

PRICE $200

GOOD POINTS

- Easy to move around using its wheels while it's both set up and packed.

BAD POINTS

- The cot has two locking mechanisms, as required by the Australian standard, but in the unlikely event that both fail, there's a risk the baby's head could become trapped.
- The bassinette has a finger entrapment hazard.
- The change table could trap the baby's head if the table's in place while the baby's in the cot. Always remove the change table when the child's in the cot.
- It's heavy to carry when you can't wheel it.

BERTINI Jet 3 in 1 003945

PRICE $199

GOOD POINTS

- Easy to move around using its wheels while it's both set up and packed.

BAD POINTS

- The change table has finger and limb entrapment hazards.
- Parts of the toy bar can be broken off and swallowed or inhaled.
- It's heavy to carry when you can't wheel it.

LOVE N CARE Play Land BP998

PRICE $170

GOOD POINTS

- Easy to move around using its wheels while it's both set up and packed.

BAD POINTS

- The bassinette has finger entrapment hazards.
- The change table has a finger entrapment hazard, and could trap the baby's head if the table's in place while the baby's in the cot. It also has openings where a child's clothing could get caught and cause strangulation. Always remove the change table when the child's in the cot.
- It's heavy to carry when you can't wheel it.

STEELCRAFT Sonnet 32416

PRICE $109

GOOD POINTS

- Passed all safety tests.

BAD POINTS

- No wheels and it's heavy to carry.

SWALLOW Lite 'N' Easy Echo

PRICE $79

GOOD POINTS

- Nothing in particular.

BAD POINTS

- Gaps in the top corners of the cot could trap a limb.
- No wheels and it's heavy to carry.

PRODUCT
Brand / model
RECOMMENDED (IN ORDER OF EASE OF USE)
Babylove Momento 3 in 1 BL950
Bertini Jet 3 in 1 003945
Love N Care Play Land BP998
Mother's Choice Nova 2 in 1 005854
Childcare Galaxy 077200
Steelcraft Sonnet 32416
Swallow Lite 'N' Easy Echo
NOT RECOMMENDED (IN ALPHABETICAL ORDE
Graco Pack 'n Play 9120JEGU (A)
Phil & Teds T2
Quicksmart Easy Fold B77720

PHOTOGRAPHY: PAUL SANTELMAMMI

MOTHER'S CHOICE Nova 2 in 1 005854

PRICE $160

GOOD POINTS

- Passed all safety tests.
- Easy to move around using its wheels while it's both set up and packed.

BAD POINTS

- It's heavy to carry when you can't wheel it.

CHILDCARE Galaxy 077200

PRICE $120

GOOD POINTS

- Passed all safety tests.

BAD POINTS

- No wheels and it's heavy to carry.

USING THE TABLE

Safety, performance and design The cots were tested to various clauses of the Australian standard. For more on this and ease of use, see *How we tested*, far right.

TABLE NOTES

ns Not stated.
(A) Discontinued, but may still be available in some shops.
(B) Failed due to change table accessory.
(C) Failed due to toy bar accessory.
(D) Failed due to bassinette accessory

About the rest

- The GRACO failed due to holes in the upper corners of the cot which could trap or snag a child's clothing and become a strangulation hazard. There were also minor failures, including potential limb entrapment.
- The PHIL & TEDS is small and light — a genuine travel cot rather than just portable. It failed because it has an internal mesh pocket that provides a foothold, but you could cut this off. It also has a lot of short poles that need to be put together to make the frame. This is easy but time-consuming — it takes about five minutes or so.
- The frame of the QUICKSMART provided a foothold through the mesh sides of the cot. An older baby or toddler could climb out of the cot and fall to the floor. In terms of ease of use, the frame required a lot of strength to pull the legs into place.

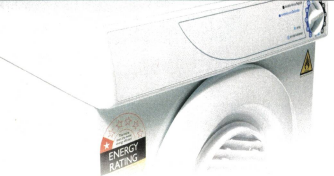
HOW WE TESTED

Safety The portable cots were tested to the requirements of selected clauses of AS/NZS 2195:1999 Folding cots — Safety requirements.
Ease of use The portable cots were assessed for:

- How easy they are to set up and pack away.
- How easy they are to move around.
- How easy they are to store.

PHOTOGRAPHY: GENE ROSS

PERFORMANCE			FEATURES							SPECIFICATIONS					
performance	Design	Ease of use	Mesh panels on at least three sides	Pocket	Wheels	Brakes	Insect net	Bassinette	Change table	Maximum weight / height suitability (kg / cm)	Weight (kg)	Folded dimensions (cm, L x W x H)	Assembled dimensions (cm, L x W x H)	Contact	Price ($)
ass (B) (D)	Minor fail	Very good	√	√	√	√		√	√	14 / 88	16.5	83 x 28 x 23	110 x 78 x 83	www.babylove.com.au	200
ass (B) (C)	Pass	Very good	√	√	√	√		√	√	14 / 86	15	77 x 25 x 24	114 x 84 x 76	www.bertini.com.au	199
ass (B) (D)	Pass (B)	Very good	√	√	√	√		√	√	13.6 / ns	13.5	81 x 34 x 23	109 x 79 x 80	www.lovencare.com.au	170
ass	Pass	Very good	√	√	√	√		√		14 / 86	13	77 x 27 x 23	114 x 84 x 76	www.motherschoice.com.au	160
ass	Pass	Good	√	√						13.6 / 86	11	78 x 29 x 27	110 x 77 x 78	www.childcareproducts.com.au	120
ass	Pass	Good		√						15 / 90	12	79 x 30 x 28	115 x 80 x 78	www.britax.com.au	109
inor fail	Pass	Good	√							13.6 / 85	11	83 x 28 x 27	111 x 77 x 83	03 9764 3333	79
lajor fail	Major fail	Good	√							14 / 86	9	80 x 26 x 25	102 x 72 x 80	www.gracobaby.com	100
inor fail	Major fail	Good	√	√			√			ns	3.5	57 x 24 x 24	138 x 90 x 66	www.philandteds.com	220
lajor fail	Major fail	Good								20 / 89	10	78 x 23 x 60	114 x 78 x 70	www.quicksmartideas.com.au	169



Drying: it's a gas!

Are gas dryers worth buying? To reduce your carbon footprint, yes.

nutshell

- Gas dryers are a lot more expensive to buy than electric dryers but can reduce your carbon footprint.
- All the dryers in our test, gas and electric, do the job they're designed to do.

If buying a clothes dryer only springs to mind when it's been raining for a week and you have no dry towels, your purchase may well be determined by price. But if you plan on getting more than the odd run from your dryer, a gas model is worth considering for its reduction in CO_2 emissions. CHOICE tested 13 clothes dryers, two of which are gas-powered. One of them, the RINNAI, had a significantly shorter drying time than the others.

All the dryers are vented, which means they blow out the hot, damp air, unlike condenser dryers, which collect the water that evaporates from your clothes. And all the dryers do the job: choosing one comes down to capacity, drying time, environmental impact and price.

Should you go gas?

The RINNAI and the KLEENMAID are the first gas models CHOICE has tested. They're in the *What to buy* list as Green Buys, though if you only look at the table (page 54) you might wonder why, as they use 27% more household energy than electric dryers. This is because CHOICE's test method, which was designed for electric dryers, compares the energy used at the point of connection (the power point or, in this test, also the gas outlet). However, if you consider the energy in totality, in terms of gas used for drying versus the coal burnt to produce the electricity, the gas dryers in fact use 60% *less* energy. This is because two thirds of the available energy in the coal never reaches your household — there are energy conversion losses at the power station and transmission losses through the grid.

On average, the two gas dryers produced about 63% less CO_2 than the electric dryers for every kilogram of capacity. For a typical 5 kg dryer this means the gas version would prevent more than 4 tonnes of CO_2 being released into the atmosphere over 10 years of operation, compared with the electric version.

In money terms, the electric dryers are 1.8 times more expensive to run than the gas dryers — $191/kg versus $107/kg respectively over 10 years. Unfortunately, the savings made don't offset the gas dryers' higher purchase price. In addition, you need a gas outlet in your laundry, which will be an added cost for most people. They must also be ducted to the outside. For all that, with the urgency to reduce our carbon footprint, some people will buy one purely for the reduction in CO_2 emissions.

The gas dryers also took took less time to dry their load than most of the electric models. The RINNAI took just 88 minutes. >

Dryer fire

You might think of your oven or cooktop as a potential fire hazard, but any dryer can catch fire: never leave one running when you're out of the house or asleep. Andrea from Sydney discovered this the hard way.

"I had loaded five or six towels in the dryer and put them on for 60 minutes," she told us. Thirty minutes later, Andrea's mother noticed a glow coming from the skylight. "And I opened my laundry door and up through the skylight there were full-on flames. Out on the pavement we could see golden flames flaring out the top of our house."

The fire brigade was on the scene within minutes and thanks to Andrea's mother shutting the laundry door, the fire was contained in the roof. But still: "All the ceilings have to be taken out and the roof replaced and there was smoke damage and of course water damage."

A building assessor told Andrea that lint build-up was the cause of the fire. "I had cleaned out the lint filter the time before, so that wasn't full." However, while cleaning the lint filter is an important preventative measure, lint can build up in other areas of the dryer, such as the vent or exhaust duct, so check these regularly. You can even get a qualified service person to clean the interior of the dryer and the duct periodically. If your dryer is ducted, metal is a safer choice than plastic as it's more likely to contain a fire.

PHOTO COURTESY OF ANDREA

About the rest

- The ELECTROLUX EDE605A and WESTINGHOUSE LD605E both have excellent ease of use scores but weren't included in the *What to buy* list as they cost well over $100 more than the other models with the same overall score.
- The FISHER & PAYKEL AD39 can't be ducted, so would only be suitable for a well-ventilated room. It's also less energy-efficient than the others in its size range.
- The BOSCH WTA3003AU didn't dry its load sufficiently in one full operation of its timer. It stopped while the clothes still contained 9.8% moisture. All the other dryers achieved 6.5% or better, which is a desirable level. It's also more expensive to buy than all the other electric dryers.
- The WESTINGHOUSE LD505E has an excellent ease of use score and no bad points to mention but just wasn't quite as good as the top models. It also has the highest CO_2 emissions.

What to buy

Electric dryers

Less than 5 kg

FISHER & PAYKEL ED56

PRICE $618

FISHER & PAYKEL ED57

PRICE $629

GOOD POINTS
- Excellent for ease of use.
- Can be wall-mounted.
- Sensor and timer drying.

BAD POINTS
- None to mention.

SIMPSON 39P400M

PRICE $399

GOOD POINTS
- Excellent for ease of use..
- Can be wall-mounted or stacked.
- The cheapest model to buy.

BAD POINTS
- None to mention.

5 to 7 kg

ARISTON AS 60 VX

PRICE $799

GOOD POINTS
- Best overall performer in any size range.
- Can be wall-mounted or stacked.
- Sensor and timer drying.
- Very energy-efficient.

BAD POINTS
- The filter can get stuck.

SIMPSON 39S500M

PRICE $519

WESTINGHOUSE LD500B

PRICE $479

GOOD POINTS
- Excellent for ease of use.
- Can be wall-mounted or stacked.

BAD POINTS
- None to mention.

The two gas dryers have lower CO_2 emissions and also take less time to dry your clothes than most electric models.

Gas dryers

5 to 7 kg

RINNAI Dry-Soft 6

PRICE $1750

GOOD POINTS
- Low CO_2 contribution.
- Fast drying.
- Sensor and timer drying
- Can be wall-mounted or stacked.

BAD POINTS
- The controls and filter are badly positioned if the dryer is on the floor.
- Needs a gas outlet in your laundry.
- No reverse tumble.

Larger than 7 kg

KLEENMAID LGK37AWF3060

PRICE $2499

GOOD POINTS
- Low CO_2 contribution.
- Excellent for ease of use.
- Sensor and timer drying.

BAD POINTS
- Can only be located on the floor.
- Needs a gas outlet in your laundry.

What to look for

IMPORTANT BUYING INFO

- **Controls** Some dryers have a timer that you set manually, while others have a sensor that detects when a load has reached a preset dryness level and automatically switches off. Some auto-sensing dryers have a manual timer as well.
- **Filters** Dryers' filters collect fluff quickly and need regular cleaning, so it's helpful if the filter is at the front. While most filters are on or near the door, the RINNAI's is at the back of the drum, and is hard to reach to remove and refit if it's on the floor or mounted too high. It also has an air inlet filter.
- **Wall-mountable or stackable on top of a front-loading washing machine** Mounting a dryer on the wall or putting it on top of a washing machine saves space in your laundry. The large KLEENMAID gas dryer can only be located on the floor.
- **Reverse tumbling** The drum reverses the direction of tumbling at regular intervals to minimise tangling while evenly drying clothes.

Vents/ducting Getting the moist, hot air from the dryer out of your laundry is important to prevent dripping walls and mouldy ceilings. If you've got an exhaust fan or you can put your dryer near a window, you might not need to worry about it, but otherwise you're likely to need a venting kit to get the hot air out. Some dryers come with one, for others it's an optional extra. However, not all ducting kits suit all situations. If ducting is to travel through an external wall, what's it made of? Brick? Timber? Fibro? Discuss the installation with the sales staff to make sure you get what you need. Some dryers that have a vent at the front to exhaust the air can't be ducted, making an exhaust fan or window more important. The table shows which dryers are front-vented and whether they can be ducted.

A **drying rack** can be mounted inside some models to hold items you don't want to tumble, such as gym shoes or delicates.

PRODUCT		PERFORMANCE					FEATURES				
Brand / model (in rank order)	Type (gas / electric)	Overall score (%)	Ease of use score (%)	Energy efficiency score (%)	Drying time score (%)	Cycle time (minutes)	Noise (dB)	Controls	Wall-mountable / stackable	Reverse tumbling	Drying rack	Temperature settings
LESS THAN 5 KG												
Fisher & Paykel ED56	Electric	72	93	72	62	138	57	Sensor + timer	√ / ns	√	Optional	Airing, low, regular
Fisher & Paykel ED57	Electric	72	92	72	62	138	57	Sensor + timer	√ / ns	√	Supplied	Airing, low, regular
Simpson 39P400M	Electric	72	93	67	67	103	54	Timer	√ / √	√		Warm, hot
Fisher & Paykel AD39	Electric	64	90	54	60	112	55	Timer	√ / ns	√	Optional	Airing, delicates, regular
5 KG TO 7 KG												
Ariston AS 60 VX	Electric	76	78	80	72	130	57	Sensor + timer	√ / √	√	ns	High heat, low heat
Electrolux EDE605A	Electric	74	90	75	66	160	53	Sensor + timer	√ / √	√		Airing, delicates, normal
Westinghouse LD605E	Electric	74	90	75	66	160	53	Sensor + timer	√ / √	√		Airing, delicates, normal
Simpson 39S500M	Electric	74	93	70	69	122	54	Timer	√ / √	√		Warm, hot
Westinghouse LD500B	Electric	74	93	70	69	122	54	Timer	√ / √	√		Warm, hot
Bosch WTA3003AU	Electric	73	90	71	67	128	53	Timer	– / √	√	ns	Low heat, iron dry, cupboard dry
Rinnai Dry-Soft 6	Gas	73	88	58	80	88	59	Sensor + timer	√ / √		ns	Delicate, extra soft, general, thick
Westinghouse LD505E	Electric	73	90	72	65	138	53	Sensor + timer	√ / √	√		Airing, delicates, normal
LARGER THAN 7 KG												
Kleenmaid LGK37AWF3060	Gas	70	93	46	82	117	56	Sensor + timer	– / –	ns	Supplied	Delicate, less dry, more dry

USING THE TABLE

Scores The overall score is made up of:

- Ease of use: 20%
- Energy efficiency: 40%
- Drying time: 40%

See *Should you go gas?*, page 52, for clarification of the energy efficiency scores. They take into account only the energy used at the point of connection in your home; if we included the production of energy too, the gas dryers would improve significantly.

Features See *What to look for*, left, for more on the features in the table.

Environmental cost (kg of CO_2 produced per kg of dryer capacity over 10 years) For electric dryers it's based on the CO_2 emitted by power stations burning black coal and for gas dryers the CO_2 emitted by the dryer when burning the natural gas (plus a small amount from the electricity they also use).

Running costs This is based on drying a full load about three times a week (150 times a year) for 10 years. It's calculated based on electricity at 15 cents per kWh and gas at 1.7 cents per megajoule (equivalent to 6 cents per kWh).

Price Recommended retail, as of December 2007.

TABLE NOTES

Square brackets indicate models that are technically similar and have the same performance scores; differences are minor or cosmetic.
na Not applicable — can't be ducted.
ns Not stated.

FOR PEOPLE WITH A DISABILITY

An occupational therapist from the Independent Living Centre, NSW, assessed the dryers' suitability for people with certain disabilities.

- For a wheelchair user, the BOSCH is the most suitable if it's wall-mounted; its door can be set to open to the left or the right.
- If you have back pain, the RINNAI isn't suitable — its filter is at the back and hard to reach. All the other models are suitable.
- The WESTINGHOUSE LD505E and LD605E would be suitable for people with vision impairment as they have better contrast on their control panel and have audio feedback when selecting a program.
- The SIMPSON models would be suitable for someone with a cognitive impairment, as they have very simple controls.

HOW WE TESTED

Drying time and energy efficiency Our testers put a standard wet load of washing into the dryers and measured how long it took to dry the load and how much energy was used. If the dryer has a sensor to determine when the clothes are dry and automatically turn off, they used it; otherwise they tested using the timer.

Ease of use was assessed on how easy the controls are to use and how easy the filter is to access and to clean.

	SPECIFICATIONS						COSTS		
	Ducting kit	Filter location	Overheat protection	Capacity (kg)	Dimensions (cm, W x H x D)	Contact	Environmental cost (kg CO_2 per kg capacity / 10 years)	Running costs ($ / 10 years)	Price ($)
ar	Optional	Inside front	√	4.5	57 x 79 x 56	www.fp.com.au	1412	892	618
ar	Optional	Inside front	√	4.5	57 x 79 x 56	www.fp.com.au	1412	892	629
nt (rear optional)	Optional	Inside front	√	4	60 x 80 x 51	www.simpson.com.au	1359	764	399
nt	na	Door	√	3.5	57 x 79 x 56	www.fp.com.au	1550	762	430
ar	Supplied	Inside front	ns	6	60 x 85 x 57	www.aristonchannel.com	1287	1084	799
nt (rear optional)	Optional	Inside front	√	6	60 x 80 x 60	www.electrolux.com.au	1369	1154	669
nt (rear optional)	Optional	Inside front	√	6	60 x 80 x 60	www.westinghouse.com.au	1369	1154	639
nt (rear optional)	Optional	Inside front	√	5	60 x 80 x 55	www.simpson.com.au	1318	925	519
nt (rear optional)	Optional	Inside front	√	5	60 x 80 x 55	www.westinghouse.com.au	1318	925	479
ar	Supplied	Inside front	√	5	60 x 85 x 53	www.boschappliances.com.au	1245	874	899
p panel	Supplied	Inside rear	√	6	65 x 69 x 53	www.rinnai.com.au	480	608	1750
nt (rear optional)	Optional	Inside front	√	5	60 x 80 x 56	www.westinghouse.com.au	1410	990	569
ar	Supplied	Inside front	√	9	69 x 108 x 71	www.kleenmaid.com.au	519	999	2499

Over 10 years, the electric dryers are almost twice as expensive to run as the gas dryers.

Cooking rice the professional way

Jasmine, basmati, sushi, arborio, brown or white — a rice cooker's the answer if you feed lots of people.

nutshell

- A rice cooker makes it very easy to cook rice, especially large amounts.
- All the models tested cooked rice very well, but the most expensive one (bought to see what you get if you pay more) outperformed the lot.

You don't need a rice cooker for perfect rice, but preparing it on the cooktop or in the microwave (see page 59) can be trickier and messier. A rice cooker makes it easier, especially for large amounts of rice. You just put the right amount of rice and liquid (water or stock, say) into the non-stick bowl, put it onto the heating element in the cooker, close the lid, switch it on and, voilà, you end up with rice cooked to perfection while you've had time to look after the rest of the dinner.

Inside the cooker, the heating element gently heats up the contents of the bowl and gradually brings the liquid to a boil. When the rice has absorbed most of the liquid, the cooker switches to a warming function, where it'll continue to cook for 10–15 minutes before it's ready to serve. You can also keep it warm for up to 4–5 hours.

To see how much you have to spend to get a rice cooker you can rely on, we bought eight widely available ones that cost up to $70, and a more expensive one for comparison. All of them come with a steamer tray or rack, so you can also use them for steaming vegies, fish or chicken.

All the rice cookers are good

It's a rare occasion when we can recommend all the appliances we test, but we could find little fault with any of the rice cookers. All nine performed very well, cooking various white and brown types of rice with the absorption method. Only one (the BELLÈ) scored slightly lower for cooking brown rice; some of the grains were a bit crunchy while others were mushy, and some had browned at the bottom of the cooker. It had no problems with white rice, except for some browning at the bottom of the bowl.

Most of the other rice cookers also produced slightly browned rice at the bottom, especially when cooking brown rice. Only the $169 TOSHIBA showed no browning at all. Considering it costs several times as much as the other rice cookers in our test, it's good to know it outperformed the lot, achieving perfect scores in all cooking tasks. It also looks quite different (see the profiles, right).

All the rice cookers are pretty easy to assemble and use. They have good controls and indicator lights for 'cook' and 'warm' cycles; they're stable on a smooth, flat surface and are easy to clean.

Do I really need another appliance?

A rice cooker is useful if you cook rice regularly or feed lots of people. But it also makes cleaning up easier. Boiling rice on the cooktop often means hard work after dinner, scouring stuck-on rice off the bottom of the saucepan and burnt-on rice scum off the hotplate. Rice cooked in the microwave also tends to boil over, but the starchy water marks are easier to wash off the turntable.

Using a rice cooker, on the other hand, means you simply have to wash the non-stick bowl and lid after use and perhaps wipe the surrounding bench, if steam escaped. But you have to have enough storage space in your cupboards for a rather bulky appliance, or on the benchtop, if you intend to leave it out for regular use.

Perfecting the task

Getting the quantities right is most important when cooking rice. When you first start using a rice cooker, follow the manufacturer's recommendations for quantities and cooking times, but be aware that different brands and types of rice can produce slightly different results. Brown rice requires more water and takes about twice as long to cook as white rice.

How much liquid you add plays an important role. As a rule of thumb, if you use about 2–2.5 times as much water as rice, there'll be enough water for the rice to absorb and for the rest to evaporate. But you may need to experiment a couple of times to get the rice cooked the way you like it. In general, the more liquid you use, the longer it takes and the fluffier the rice; using less water leaves it firmer and crunchier. >

FOR PEOPLE WITH A DISABILITY

People with a disability should look for a rice cooker that's easy to assemble and to clean, has large handles and a sealed lid. It should have clear instructions and large, well-labelled controls at the front that are easy to operate. The SUNBEAM Rice Perfect Deluxe 7 RC5600 fits most of these criteria, and it's comparatively small and light, so is easier to pour from and store away. Check whether the single top handle is comfortable for you.

What to buy

Large cookers

TOSHIBA Electrice Rice Cooker/Warmer RC-18LMI

PRICE $169

This stand-out cooked all three types of rice (jasmine, sushi and brown) perfectly without browning it on the bottom. It has a digital clock, function indicators and timer on the front, and a removable cord. On the downside: the price, and a heavy bowl.

TEFAL Comfort Rice Cooker RK4008

PRICE $70

Excellent scores for cooking all three types of rice. It has a removable cord that's easy to store and good instructions and recipes. However, there's a little bubbling around the steam vent when cooking brown rice.

TIFFANY Rice Cooker RC220

PRICE $40

Excellent scores for cooking all three types of rice, and has good instructions and recipes. However, its glass lid is more difficult to clean, and when cooking brown rice, liquid splatters onto the bench.

MAXIM Rice Cooker DRC10SS

PRICE $40

Excellent scores for cooking all three types of rice. It has a removable cord that's easy to store, but the water level indicator inside the bowl is difficult to see.

KENWOOD Rice Cooker RC337

PRICE $60

Excellent scores for cooking all three types of rice. However, its glass lid is more difficult to clean and the water level indicator is difficult to see. And when cooking brown rice, liquid splatters onto the bench.

BELLÈ Rice Cooker and Steamer RC750

PRICE $25

The cheapest rice cooker in the test has excellent scores for cooking sushi and jasmine rice, but lower scores for brown rice. During cooking, its lid rattles and liquid splatters onto the bench.

It's rare for CHOICE to recommend all the appliances in the test, but we could find little fault with any of the rice cookers.

Medium-size cookers

SUNBEAM Rice Perfect Deluxe 7 RC5600

PRICE $70

Excellent scores for cooking all three types of rice. It has a removable cord that's easy to store, and good instructions and recipes.

BREVILLE Avance Rice Duo 7 BRC300

PRICE $70

Excellent scores for cooking all three types of rice. It has a removable cord that's easy to store, and good instructions, recipes and a steaming guide. On the downside, liquid splatters around the glass lid, which is more difficult to clean, and the water level indicator is difficult to see.

Small cooker

KAMBROOK Rice Express KRC5

PRICE $40

Excellent scores for cooking all three types of rice. It has good instructions and is small and very lightweight. However, the glass lid is more difficult to clean, rice can stick to the bowl and when cooking brown rice, liquid splatters onto the bench.

PRODUCT	PERFORMANCE				FEATURES	SPECIFICATIONS			
Brand / model (in rank order within groups)	Overall score (%)	Rice cooking score (%)	Ease of use score (%)	Cooking times (jasmine / brown / sushi rice, minutes)*	Sealed lid	Weight (kg)	Height (cm)	Contact	Price ($)
LARGE (10 CUPS UNCOOKED RICE)									
Toshiba Electric Rice Cooker/Warmer RC-18LMI	91	100	78	18 / 38 / 27	√	4.7	26	www.toshibahomeappliances.com	169
Maxim Rice Cooker DRC10SS	88	95	78	18 / 39 / 15	√	3.1	30	www.maximhousewares.com	40
Tefal Comfort Rice Cooker RK4008	88	95	78	21/ 39 / 20	√	3.1	34	www.tefal.com	70
Kenwood Rice Cooker RC337	85	93	73	17 / 38 / 23		2.3	26	www.kenwood-australia.com	60
Tiffany Rice Cooker RC220	85	92	75	20 / 45 / 18		2.1	26	www.gafcontrol.com.au	40
Bellé Rice Cooker and Steamer RC750	80	83	75	17 / 45 / 17		2.4	27	www.saabappliances.com.au	25
MEDIUM (7–8 CUPS UNCOOKED RICE)									
Sunbeam Rice Perfect Deluxe 7 RC5600	88	95	78	21 / 42 / 21	√	2.5	25	www.sunbeam.com.au	70
Breville Avance Rice Duo 7 BRC300	86	95	73	25 / 48 / 24		2.5	24	www.breville.com.au	70
SMALL (5 CUPS UNCOOKED RICE)									
Kambrook Rice Express KRC5	87	95	75	25 / 47 / 26		1.6	22	www.kambrook.com.au	40

USING THE TABLE

Scores The overall score is made up of:
- Rice cooking: 60%.
- Ease of use: 40%.

Features See *What to look for*, far right, for more on the type of lid.

Price Recommended or average retail, as of November/December 2007.

TABLE NOTES

** Excluding the time on 'warm' that's needed to complete the cooking — at least 10 minutes.*

Types of rice vary in their nutritional value, flavour, aroma and texture and can make a big difference to your dish.

< Australian-grown rice needn't be washed for cleanliness, but it's often recommended to remove some of the starch in the grains, so they stay separate and don't get gluggy and stick to the pan when cooked. Alternatively, sautéeing it very briefly in hot oil will seal in the starch and it'll retain more of the water-soluble nutrients that are otherwise lost in the wash. Check imported brands for impurities before washing — spread it out and pick out any stones or foreign matter.

To wash it, put the rice in a bowl, top it up with cold water and gently swirl it around the bowl with your hand. Drain away the starchy water and repeat this procedure three times before draining the rice in a sieve. It won't need to be rinsed after cooking. Soaking brown rice for up to half an hour before cooking will help it keep its shape when cooked. To retain the nutrients, use the soaking water to cook the rice.

Which rice to serve?

Rice isn't just rice — the types you can buy differ in their nutritional value, flavour, aroma and texture. Choosing the wrong one can turn your well-planned dish into, well, just average — or worse. Here's the lowdown.

White rice comes in various long, medium or short-grain varieties that have been milled to remove the outer bran layer. It's gluten-free, rich in many nutrients and low in fat and salt. However, it only provides about a quarter to two thirds of the fibre of brown rice and fewer vitamins and minerals. Some white varieties include:

- **Long-grain white rice** cooks to a fluffy texture and separates easily. It's suitable for most everyday dishes, including fried rice, stir-fries, curries and rice salads.
- **Basmati rice** has aromatic long grains and is traditionally used in Indian and Middle Eastern cuisine, which require dry cooked grains that separate easily.
- **Jasmine rice** is a subtly fragrant, long-grain rice preferred in Thai, Vietnamese and Chinese cooking. Its natural moisture makes it soft and fluffy when cooked.
- **Sushi rice** is a short to medium-grain rice that cooks to a soft, creamy texture, making it ideal for desserts, nori rolls and sushi. It carries subtle flavours and colours well, whether hot or cold, sweet, spicy or savoury.
- **Arborio rice** is a medium-grain rice traditionally used in risotto, paella and other Mediterranean dishes. It will swell and absorb large amounts of liquid while remaining 'al dente'.

Brown rice is a nutritious whole grain with a characteristic nutty flavour. Its outer bran layer has been left on, which gives it a slightly chewy texture and

What to look for

THE BASICS

- **Size** The major decision you have to make is what size of rice cooker you want. A large one is useful if you regularly cook large amounts, but you'll need a fair amount of space on your bench or in the cupboard for storage.
- **A glass lid** lets you check on the progress without interrupting the cooking, but it can rattle and allow liquid to bubble over. A **sealed lid** prevents liquid from splattering out when cooking. See the table for which cookers have which type of lid.

Automatic shut-off turns the cooker to a '**warm**' **function** — a setting that keeps the rice warm.

A **non-stick bowl** — for non-stick rice cooking and easy cleaning.

A **steamer basket** or tray — for steaming food.

A **measuring cup** and **spatula/spoon** — they're non-standard, so use these when following the manufacturer's instructions.

A **removable cord** — for taking the cooker to the table for serving. The profiles on page 57 indicate which cords are removable. Pouring the cooked rice out of a large, full bowl can be awkward, as they get very hot.

High-quality cooked rice should be firm, separate and perfectly cooked — neither crunchy nor mushy.

provides a concentrated source of important nutrients and dietary fibre. Medium-length grains are clingy when cooked, which is good for poultry or vegetable stuffing, rissoles and soups. Long grains separate easily when cooked, making it ideal for sweet or savoury dishes including pilafs, curries and salads.

Other ways to cook rice

To produce perfect rice on the **cooktop**, you need a hotplate that can be set to very low heat and a heavy-based saucepan with a very tight-fitting lid. Combine the recommended quantities of water and washed rice in the pan, bring it to a boil and immediately cover the pan with aluminium foil and the lid. Reduce the heat to the lowest setting and simmer for the recommended time without removing the lid. At the end, take the pan off the heat and let the rice stand for 10–15 minutes.

You can also cook rice in a **microwave rice cooker** with steam vents. Combine boiling water and rice, cover and cook on high for the recommended time, stirring the rice after half the time. When completed, cover and stand the rice for 5–10 minutes. Follow the same procedure if you're simply using a **microwave-safe bowl or jug**, but only cover it partially with plastic wrap, leaving an opening for steam to escape. ■

HOW WE TESTED

Cooking CHOICE's home economist, Fiona, cooked jasmine, brown and sushi (short-grain) rice according the manufacturer's instructions and assessed the quality of the cooked product. High-quality cooked rice should be firm and perfectly cooked — neither crunchy in the centre nor mushy on the outside. She also checked for browning of the rice at the bottom of the bowl.
Ease of use included assembly, cleaning, emptying, and operating the controls.

Handle with care

We were pretty tough on these small suitcases — and some couldn't handle the pace.

nutshell

- CHOICE's tests found out which suitcases won't end up damaged past repair if they're mishandled.
- The pricy SAMSONITE ($249) is third from the bottom, which goes to show price isn't an indicator of quality.

Choosing hand luggage for your next trip isn't as simple as just picking the most stylish one. You need first to ask: how much do I want to spend? What type will suit my needs in terms of how often I use it? Will it keep the laptop/valuable documents safe? Can it be locked? And most importantly — will it fall apart? Our test results tell you everything you need to know.

CHOICE bought 10 suitcases (including three soft 'duffle' types) of a size that can be used as either check-in or onboard hand luggage. They all have wheels and retractable trolley handles, weigh in at 1.8–3.6 kg and cost from $25 to $249.

Our testers put them through the treatment they could receive bouncing around on the baggage conveyor belt, and found that price isn't always an indicator of quality — the most expensive case, the SAMSONITE, came third from the bottom. It ripped in our puncture test, both support legs broke during the drop test (see *How we tested*, page 62) and it's noisier than the others when rolling over a rough surface.

At the other end of the scale, the ELITE Waldorf in the *What to buy* list costs just $80, is easy to use, stable and didn't rip when punctured.

While most of the suitcases survived CHOICE's tests reasonably well, our tough-as-nails testing methods resulted in one fatality. The ADVENTURERS CLUB ripped apart at the stitching of the main zip during the drop test, spilling all its contents in the process.

Which type?

Whether you should choose a hard frame or duffle type depends on your specific needs.

Two of the duffle types, the HEDGREN and PAKLITE, are lighter than the others. This isn't so important when you're wheeling them about, but means you can pack more in them without exceeding carry-on weight. They can also be collapsed for easier storage. The HEDGREN and PAKLITE were more prone to tipping over, especially if not packed firmly just above the rear wheels. The TOSCA, which is a duffle/hard frame hybrid, stayed stable regardless of how it was packed, and can also be pushed along as well as pulled.

If you often carry sensitive documents or a laptop, a hard frame will give better protection. The ANTLER comes with a removable padded laptop bag and the SKYWAY has a padded section in the main compartment for laptop storage. >

PRODUCT		PERFORMANCE			FEATURES	SPECIFICATIO
Brand / model (in rank order)	Type	Overall score (%)	Ease of use score (%)	Performance score (%)	Expandable	External dimensions (cm, H x W x D)*
Hedgren Checkmate HGA26XSW	Duffle	78	69	87		31 x 54 x 33
Antler Tronic Mobile Office 0020747	Hard frame	76	70	81		47 x 37.5 x 22.
Tosca Orbit Mobile Trolley Case TSB 1048-1	Duffle (B)	73	64	81		38 x 46 x 27
Elite Waldorf WD-04	Hard frame	69	66	71	√	50 x 35.5 x 22.
Paklite Origin Trolley Duffle 810	Duffle	58	71	44		27 x 51 x 27
Skyway Flair V Expandable Vertical Underseat Carry-on	Hard frame	57	71	42	(C)	52 x 37 x 23
Samsonite Spark Lift-off IV 216 300 250	Hard frame	55	68	42	√	51 x 39 x 26.5
Vialia Domestic Travel Case	Hard frame	42	69	15		50 x 34 x 21
Adventurers Club MW46NY (A)	Hard frame	40	64	15	√	57 x 37 x 20

About the rest

- While the PAKLITE is a duffle-type case and the VIALIA has a hard frame, both ripped in the puncture test, though the VIALIA was the worst, tearing 25 mm.
- The wheel housing of the SKYWAY broke during the drop test. On the upside, it has good laptop storage, comes with a 15-year warranty and didn't rip in the puncture test.
- The SAMSONITE has a good-quality combination lock, but the wheel housing on both support legs broke in the drop test and it ripped in both directions in the puncture test.

  The manufacturer was surprised by our results, as it's put this suitcase through intensive tests with good results. The different results could come from those tests being different from ours.
- During the drop test, the sample we tested of the ADVENTURERS CLUB suffered fatal damage: the stitching of the zip for the main compartment ripped open, spilling its contents, after 60 drops. It also ripped in the puncture test.

Two of the soft 'duffle' cases are lighter to carry, but a hard frame gives better protection for items like a laptop.

	Weight (kg)	Contact	Price ($)
.0	1.9	www.paklite.com.au	190
.9	3.1	www.cachegroup.com	195
.4	3.2	www.toscatravel.com.au	125
.9	3.6	02 9525 4999	80
.9	1.8	www.paklite.com.au	80
.3	3.6	www.strandbags.com.au	150
.5	3.5	www.samsonite.com.au	249
.9	2.7	1800 634 251	25
.3	3.1	1300 734 090	40

What to buy

HEDGREN Checkmate HGA26XSW

PRICE $190
TYPE Duffle
GOOD POINTS
- Has a good-quality padlock.
- No damage in the drop test.
- Stable when firmly packed.
- Didn't rip when punctured.
- Lightweight.
- Two external and one internal pockets.

BAD POINTS
- Handle collapses when pushed.
- Unstable when contents are loosely packed.

ANTLER Tronic Mobile Office 0020747

PRICE $195
TYPE Hard frame
GOOD POINTS
- Can also be pushed.
- No damage in the drop test.
- Fairly stable regardless of contents.
- Good-quality padlock.
- Didn't rip when punctured.
- One large external pocket containing two smaller pockets, a removable laptop bag and one internal pocket.

BAD POINTS
- The wheel housing can get caught when you climb stairs.

TOSCA Orbit TSB 1048-1

PRICE $125
TYPE Duffle/hard frame hybrid
GOOD POINTS
- Can be pushed as well as pulled.
- No damage in the drop test.
- Stable regardless of contents.
- Doesn't rip when punctured.
- Two external pockets (one with dividers).

BAD POINTS
- Short handle makes it unsuitable for tall people.
- Doesn't open fully, which makes packing difficult.
- No lock supplied.
- Heavy for a duffle-type bag.
- No internal pockets.

ELITE Waldorf WD-04

PRICE $80
TYPE Hard frame
GOOD POINTS
- Can also be pushed.
- Doesn't rip when punctured.
- Fairly stable regardless of contents.
- One internal and one external pocket.

BAD POINTS
- Poor-quality padlock.
- Slightly damaged in the drop test.

USING THE TABLE

Scores The overall score is made up of:
- Ease of use: 50%
- Performance: 50%

For more on the tests see *How we tested*, page 62.

Features For an explanation of features, see *What to look for*, page 62.

Price Recommended retail, as of December 2007.

TABLE NOTES

** Not expanded.*
(A) Discontinued, but may still be available in some shops.
(B) Duffle/hard frame hybrid.
(C) Claimed but not found.

If you'd like your case to be water-resistant, look for one that specifically says it is, and has a flap covering the zips.

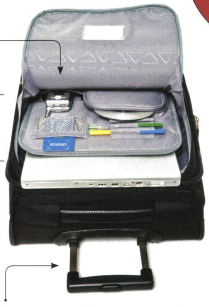
What to look for

USEFUL FEATURES

- **Construction** Your case's construction should be sturdy yet lightweight, with lifting handles that are firmly mounted on the body of the case. Feet on both a long and a short side will add stability.
- The case should **roll easily** and quietly and not bounce or tip when being pulled.,
- **Internal straps** help compress and hold the contents in place. They should be long enough to cover everything you want to strap down and have quick-release buckles.
- If you'd like your case to be **water-resistant**, look for one that specifically says it is, and has a flap covering the zips. Last time we tested, none of the models claimed to be waterproof and when we tested, none was. This time round, none of them claimed to be, so we assumed they weren't.

Expandable The ADVENTURERS CLUB, ELITE and SAMSONITE can be expanded if more space is needed. The SKYWAY claimed to have expandable compartments but our testers were unable to find them.

The case should allow good access for **easy packing**. We found the TOSCA wasn't as easy to pack as the others as it doesn't open fully.



Zips should open and shut smoothly. The zip tags should be big enough to grip easily and have holes so you can padlock them. The SAMSONITE comes with a handy built-in combination lock — a great feature.

Internal and external pockets are very useful. External pockets are very handy for quick access but check they can be locked if you plan to put valuables inside.

The extendable handle should be easy to extend and retract, comfortable to grip and lock firmly into place when extended so that the case can also be pushed. It should be at a comfortable height, so the case doesn't bump against your legs as you pull it along.

HOW WE TESTED

Ease of use Testers tried the zips, locks and expandable handle, and assessed how easy the luggage was to pack. They also pulled the cases with a 10 kg load over rough surfaces and up and down stairs. 10 kg exceeds the carry-on allowance for the major Australian airlines, but the testers added extra weight because you can check these bags in instead, and the extra weight really tests their limits.

Performance tests included:

- **Drop test** Testers packed the cases with 10 kg of rice, then dropped them 315 times from a height of 90 cm, or until they suffered fatal damage. They then assessed the damage.
- **Puncture test** A pointed 1 kg brass cone was dropped from 25 cm onto the case in five places, and the damage assessed. Small puncture holes are preferable to rips for keeping contents inside.
- **Stability test** Our testers packed the cases with 10 kg of rice and put them on a tilting platform. A maximum of 20° tilt was applied while the case was front-on, rear-facing and sideways to the downward slope. The testers recorded the angle at which the cases tipped over.

CLEVER PACKING

- The carry-on baggage allowance for the major Australian airlines is 7 kg. If you exceed this, you'll most likely be hit with an extra fee.
- Don't leave your baggage unattended and always pack your own luggage. A lock is a handy way to keep your belongings safe.
- New government regulations restrict the amount of liquids, aerosols and gels you can take onboard on international flights. That means fluids containers must be no bigger than 100 mL and all containers must be in a transparent zip-lock bag (which can't be more than 1 L).
- Apart from the obvious (weapons, knives, explosives, poison and so on) there's a number of prohibited items that might catch you out — manicure scissors and nail files, knitting needles and sporting goods such as poles, rods and spikes. Check with the airline if you're not sure or else your goods may end up in the bin.
- If you have to carry hypodermics, you'll need to present a medical certificate at check-in.

CHOICE Books

Buy 3 or more books and postage is FREE!

The CHOICE Guide to Baby Products

Our independent guide to the best baby products on the market is now in its 12th edition. Packed with practical information, *The CHOICE Guide to Baby Products* is the result of extensive research and testing by our CHOICE experts. There's information on bathtime, bedtime and changing accessories, plus feeding, toys, playpens and walkers. In this latest edition, find reliable and unbiased advice on:

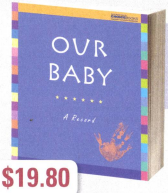
- Cots
- High chairs
- Strollers
- Nappies
- Child car restraints

Our useful *What to look for* checklists are included, as well as information on safety around the home and advice on other issues confronting new parents, such as childcare, immunisation, SIDS and postnatal depression.

$22.50

$22.50

The CHOICE Guide to Kids' Games
Fun games and activities to keep your 3–6-year-olds entertained.



$19.80

Our Baby
From birth to three years, capture all your baby's precious moments.

$22.50

The A–Z Of Baby Hints
A treasure trove of invaluable hints and tips.

$19.80

Practical Cooking for Babies and Toddlers
Over 100 recipes your baby, toddler and family can enjoy.

BUY ALL 5 BABY BOOKS FOR JUST $95

All CHOICE books are cheaper here than standard retail. See all our great titles at choice.com.au/books

How to order:

Call 1800 069 552, 9 am–5 pm, Mon–Fri, Sydney time, and quote **CB/0804**

choice.com.au/books

Postage and handling:
$6 for 1–2 books, free for 3 or more

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on 02 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

FOOD ■ Tixana has recalled **Piranha Vege Crackers**, all best-before dates, including:

- **Piranha Vege Crackers**, Sweet Chilli Lime, 50 g and 100 g.
- **Piranha Vege Crackers**, Balsamic Vinegar & Sea Salt, 50 g and 100 g.
- **Piranha Vege Crackers**, French Onion, 100 g.
- **Piranha Vege Crackers**, Italian Supreme, 25 g and 100 g.
- **Piranha Vege Crackers**, Marinated Fetta, 100 g.
- **Piranha Vege Crackers**, BBQ, 100 g.
- **Piranha Vege Crackers**, Honey Soy, 25 g, 100 g.
- **Piranha Vege Crackers**, Natural, 100 g.
- **Piranha Vege Crackers**, BBQ Cheese, 25 g, 50 g.
- **Piranha Vege Crackers**, Salt & Vinegar, 25 g.
- **Piranha** Sweet Chilli Lime Snack Combo, 28 g.
- **Piranha** Barbeque Snack Combo, 28 g.
- **Piranha** Cheese Snack Combo, 28 g.
- **Piranha** Sour Cream & Chives Snack Combo, 28 g.
- **Piranha** Salt & Vinegar Snack Combo, 28 g.

The problem They may contain higher than usual levels of naturally occurring cyanide from the cassava ingredient.
What to do Don't eat them. Either destroy the product, or return it to the place of purchase for a refund. Concerned consumers can call the Public Health Information line on 1800 004 599 between 8:30 am and 8 pm or the NSW Food Authority hotline on 1300 552 406.

FOOD ■ Mrs Mac's has recalled all **Mrs Mac's individually wrapped products**, including all **Bakewell** and **Bakewell Classic** products, **Mrs Mac's Good Eating** products individually wrapped, **Red Embers Chicken and Leek Mushroom Pies**, 175 g, **Red Embers Greek Souvlaki Pies**, 175 g and **Red Embers Premium Sausage Roll**. The fresh products affected have a use-by date between 19/12/07 and 26/12/07 (check your freezer); Mrs Mac's and Bakewell frozen products have a best-before date of 10/06/09 to 14/06/09 and 10/12/08 to 14/12/08; and Red Embers frozen products have a use-by date between 10/12/08 and 14/12/08. The affected products were sold in WA.
The problem They may contain plastic pieces.
What to do Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 025 522.

TOY ■ The Early Learning Centre has recalled a **Face Painting Kit**, product code ELC110320, sold in Early Learning Centre and Kids Central stores between January 2007 and December 2007.
The problem It contains higher than allowed levels of lead and chromium.
What to do Remove it from the reach of children. Return it to any Early Learning Centre or Kids Central store, or mail to ELC, Locked Bag 8000, Paddington 2021.

TOY ■ Rite Price Wholesalers has recalled **Auto Best Super Cars**, four-piece set, sold in WA between 1 September and 7 December 2007. The label has FRIC/CAR/TY56256/213-005 on it.
The problem It contains higher than allowed levels of lead.
What to do Remove it from the reach of children, and return it to the place of purchase for a refund.

CHILDREN'S SWING ■ Copperart has recalled **Kings Sport Children's Swing**, a moulded plastic swing that consists of a seat, a front T-bar, shoulder safety straps with buckles and a synthetic cord with metal hooks. It's marked with the number SKU9611 and was sold in Homeart stores between September 2007 and December 2007.
The problem The safety straps may slip through the buckles, allowing the child to fall out of the swing.
What to do Don't use it. Return it to your nearest Homeart store for a refund or credit.

DISHWASHER ■ Electrolux has recalled Electrolux, Dishlex and Westinghouse dishwashers. The recall was initially announced in November and published in the February 2008 issue of CHOICE, but due to a poor response from customers, Electrolux has reissued its appeal for owners of the affected models to contact them. The following models are affected: **Electrolux EX401ISB** and **ESL6163**; **Dishlex DX303SK** and **DX303WK**; and **Westinghouse SB908WK, SB908SK, SB916WK, SB916SK, SB926WK** and **SB926SK**, serial numbers 70700000 to 72400000 and sold after April 2007. The model and serial numbers are on the right-hand side of the inner door panel.
The problem A wire connector may overheat and cause a fire or melting of the plastic components in the control panel.
What to do If you have an affected model, don't use it while unattended, don't use the delayed start program, and switch it off at the power point when the cycle is finished. Call 1800 001 218, Monday to Friday, 9 am to 6 pm, and on weekends 8 am to 1 pm, EST, with your dishwasher's model and serial number ready. A service technician will call and check your appliance free of charge.

CANDLEHOLDER ■ Copperart has recalled **Candleholder with three floating candles**, a candleholder with a wire stand and three glass candle holders and decorations, marked with SKU1797, and sold in Homeart stores between September 2007 and January 2008.
The problem The decorations may catch alight.
What to do Return it to the place of purchase for a refund.

COMPUTER EQUIPMENT ■ Netgear has recalled **Netgear XE103 85Mbps Powerline Ethernet Adapter**, models XE103-100AUS, FSS, GRS, ISS, UKS, NAS; XE103-100AUB, ISB, UKB, NAB; XE103-100NAR; XE103G-100FRS, FSS, GRS, ISS, UKS; XE104G-100FSS, UKS; XEPSB103-100AUS, GRS, ISS and UKS. They were manufactured in 2006 and 2007.
The problem It may malfunction, causing it to stop working and potentially overheat.
What to do Stop using it and unplug it from the power point. For more information go to http://my.netgear.com/myNETGEAR/checkxe103.asp.

CHIP FRYER ■ Chief Kitchenware has recalled the **Australian Women's Weekly Stovetop Chip Fryer**, product number 9311106610033, sold through The Warehouse, GoLo, Crazy Clark's or Makro between 10 September 2007 and 8 November 2007.
The problem The side wall of the stainless steel fryer may split.
What to do Stop using it. Return it to the place of purchase for a refund.

HAIR STRAIGHTENING IRON ■ M&U Imports has recalled **hair straightening irons**, including **Turbo ion**, **xl Titanium** and **Kodo Titanium**, all with approval number Q041236, which can be found on the name plate.
The problem The heating plates may become live.
What to do Don't use it. Call 1800 810 115 between 12 pm and 5 pm, Monday to Friday, to register your details and have a replacement product sent to you.

SHOES Innovations Direct has recalled **Active Explorer Shoes**, sold by direct mail order from 31 October 2007 to 21 November 2007.
The problem The shoes won't grip on smooth, wet surfaces, including tiled floors and boat decks.
What to do Innovations has written to customers who have ordered the shoes to offer a refund.

TELEVISION ■ Big W has recalled **AWA 51 cm Slim Pure Flat Colour Television**, model W51SL Mark II, sold nationwide in Big W stores from September 2007 to December 2007.
The problem An opening in the base of the set on the underside is big enough to allow access to the internal wiring of the set, which could result in electric shock.
What to do Unplug it from the power point. Return it to your nearest Big W for a refund. For more information call 1300 366 144, Monday to Friday, 8:30 am to 5 pm.

VACUUM ACCESSORY ■ Godfreys has recalled **Turbo Dust Interceptor**, electronic version only, sold in Godfreys store between 29 October 2007 and 31 December 2007.
The problem An electrical defect may cause an electric shock.
What to do Stop using it. Return it to your nearest Godfreys store for a refund or replacement, or for more information call 1800 000 775 between 10 am and 4 pm, Monday to Friday.

+ INTERNET POLICE

ISPs pressured to become copyright police

A small but highly influential industry body is attempting to make your internet service provider its de facto detective. As well as the privacy issues, there may be additional costs — and guess who's likely to foot the bill for that?

Monitoring consumers' internet services is an intolerable intrusion into consumers' privacy.

Watch out. If certain music industry representatives have their way, internet service providers (ISPs) will be made to monitor your use of the internet — all in an attempt to prevent copyright infringement.

One proposal being pushed in Australia by Music Industry Piracy Investigations (MIPI) is for ISPs to adopt a 'three strikes and you're out' notice and disconnection scheme. Customers suspected of music piracy would be given warning notices, and if the behaviour continued, would find their internet account suspended or disconnected. So far our ISPs have been reluctant to implement this monitoring system.

There's growing pressure internationally to force ISPs to become the copyright police. Representatives of the global recording industry, the International Federation of the Phonographic Industry (IFPI) recently said, "ISPs are the gatekeepers of the internet and have a vital role to play in curbing copyright abuse. IFPI has been urging that government and the telecoms industry recognise this for some time."

Monitoring consumers' internet services is an unacceptable intrusion into consumers' privacy. Policing internet use may also result in extra costs to ISPs, costs that are likely to be passed on to consumers.

Copyright holders have already received substantial changes to the copyright law in their favour, such as lengthening terms of protection by 20 years, and increased civil and criminal penalties for copyright infringements. Despite this, their representatives are still demanding even more consumer-unfriendly changes. Consumers' digital rights shouldn't be further compromised for the interests of this small but highly influential industry group.

For more information, go to choice.com.au/ispcopyright ■

ILLUSTRATION: CYNTHIA NGE

+ EVIDENCE WANTED

Which complementary medicines work?

If complementary medicines work, they can be good alternatives to other forms of treatment. However, recent research found that, since 1996, more than 1000 weight-loss drugs have been approved by the Therapeutic Goods Administration — despite many of their ingredients never being scientifically tested for weight loss.

Current regulations allow a manufacturer to get approval to sell a complementary medicine without needing to prove that it works. Manufacturers are simply supposed to hold evidence to support any claims they make about a complementary medicine.

In 2005, CHOICE asked 10 companies for the evidence to support their claims for 18 weight-loss products. Only four sent us documentation of any kind and it wasn't very good. It largely included selected published papers supporting their claims or unpublished information based on poor-quality trials.

Consumers should be able to have confidence that when they buy a complementary medicine, it will do what it claims. CHOICE wants complementary medicines to be evaluated for efficacy. Any evaluation must be based on an assessment of the total body of evidence rather than a selection of positive studies.

One idea that could work is a 'green tick', similar to the National Heart Foundation tick. Manufacturers could apply to have their product evaluated. If the scientific evidence was strong enough, they could put the tick on their product. Consumers could then easily identify products with more evidence of effectiveness.

We also want to see stronger regulation of advertising for complementary medicines. The current system does little to deter breaches of the rules. Stiffer penalties, including fines, are needed to punish repeat offenders. ■

REAL WORLD COMPUTING ADVICE

choice
computer
MEDIA STREAMING
11 gadgets to share music and movies around the home
ROAD TEST PC REVIEWED
IS LINUX YOUR NEXT DESKTOP?
HOMEPLUG AUDIO VIDEO NETWORKING
PLAYING IT SAFE – TOP SECURITY SUITES TESTED
HOW TO Install Ubuntu Linux | Start your own blog | Make MP3s from CD

In the latest issue...

- **Media streamers** – 11 gadgets to share music and movies around the home.
- **Linux** – your next desktop?
- **Playing it safe** – top security suites tested.
- **How to** – start your own blog, print T-shirts, make MP3s from CD and more.

A one-year subscription is just $42 for personal CHOICE magazine subscribers ($48 for non-subscribers). To subscribe go to choice.com.au/magazines or call us toll-free on 1800 069 552 (please quote INS/0804).

CHOICE team

CHIEF EXECUTIVE OFFICER Peter Kell. **Executive assistant** Georgina Saltos. **DEPUTY CEO** Norm Crothers. **EDITORIAL DIRECTOR** Anny Friis. **CHOICE Editor** Jane Mackenzie. **Senior copy editors** Rosemary Morrow, Kerri Tyler. **Writers/journalists this issue** Birgitt Baader, Chris Barnes, Karina Bray, Candice Chung, Rachel Clemons, Alan Dooley, Holly Enriquez, Denis Gallagher, Connor Koudsy, Kim Laurie, Uta Mihm, Liz Munn, Kate Norris, Chris Ruggles. **Content generation Manager** Michael Hohl. Chris Barnes, Rachel Clemons, Alan Dooley, Denis Gallagher, Uta Mihm, Liz Munn, Kate Norris, David Oakenfull, Martha Psiroukis, Chris Ruggles, Matthew Steen. **CHOICE ONLINE Manager** Linda Magee. Chris Ruggles. **Editor** Katie Leach. Glenn Mason, Elizabeth Toumasatos. **PRODUCTION Manager** Darrell Sly. **Creative director** Cynthia Nge. **Art director** Michelle Havenstein. **Multimedia web designer** Nic Munro. **Online production co-ordinator** Seth Mortensen. **Photographer** Gene Ross. **TESTING & BUSINESS OPERATIONS General manager** Norm Crothers. **RESEARCH & TEST CENTRE Manager** John Ashes. **Laboratory manager** Klaus Neuscheler. Jo Bektash, Antonio Bonacruz, Geoff Day, Joseph Ho, Peter Horvath, Mohamed Jawahir, Fiona Mair, Scott O'Keefe, Neill Patterson, Benjamin Rossetto, Ryan Shaw, Norbert Suto, James Thomson, Petr Valouch. **Buying** Dorothy Kneale, Sonja Scodeller. **Research** Tiina Hendrikson, Christine Shaday, Joe Sydney. **Test Research** John Ashes. **CONSUMER SERVICES Manager** Bill Stuart. Darran Ashton, David Hill, Silvana Ristevska, Katrina Zivkovich. **FINANCE** Vivien Power. Jeanette Dwyer, Kang Zhu Ge, Sera Raicama. **ADMINISTRATION** Gail Slavierro. **INFORMATION SERVICES Manager** Peter Feint. Ruben Reyes. **ICT Manager** Stephen Macdonald. Ferdous Azad, Charles Ly. **SUBSCRIPTIONS Manager** Bill Stuart. **Supervisor** Nootaya Hwang. **Co-ordinator** Thelma Bracken. Lynda-Maree Morgan, Fiona Pollard, Phasathorn Woottiarporn. **MARKETING & COMMUNITY General manager** Mary Harris. **COMMUNITY RESEARCH Manager** Lara Matkovic. Katherine Rock, Stephanie Tye. **MARKETING** Danielle Brown, Jasmine Hughes. **QUALITY & RISK MANAGEMENT General manager** Barbara Manchester. **QUALITY ASSURANCE & CONTROL Manager** Pam Gardiner. **Assistant manager** Corinna Horrigan. **Verifiers** Ben Bridges, Sharon Cauduro, Tracey Clancy, Will Farrier, Karen Palmer, Alister Sharp, Melanie Stopic. **POLICY & CAMPAIGNS General manager** Gordon Renouf. Elissa Freeman, Clare Hughes, Michael Johnston, Catherine Raffaele. **Campaigns Co-ordinator** Marni Switzer. **MEDIA Manager** Christopher Zinn. Emma Davidson. **HUMAN RESOURCES** Julie Shearman. **Marketing statistics** supplied by GfK Marketing Services. **Financial data** supplied by Cannex.

'No commercial use' policy Our ratings and reports may not be used in advertising or for any other commercial purpose. CHOICE will take all steps to prevent commercial use of its materials, its name, and the name of its publications and products. Please report any apparent violation to CHOICE, 57 Carrington Road, Marrickville 2204; phone 02 9577 3399; fax 02 9577 3355; email ausconsumer@choice.com.au.

Permissions Reproduction of CHOICE, CHOICE Books and other CHOICE publications, in whole or in part, is forbidden without prior written permission (and is never permitted for commercial purposes). Address requests to CHOICE Consumer Services at the address above.

Your privacy We're committed to protecting your privacy, and abide by Australia's National Privacy Principles. We never sell or give our mailing lists to other organisations. If you'd like to read our privacy policy, it's on our website or we can send you a copy.

All literary and artistic works and compilations of information are the subject of Australian and international copyright © Australian Consumers' Association 2007. CHOICE™ is a trademark of the Australian Consumers' Association. All rights reserved.

COUNCIL MEMBERS The Australian Consumers' Association is governed by an honorary council elected by the voting members. (For information about voting membership, call 02 9577 3399.) Members of the council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales. **Council**: **Chair** Jenni Mack. **Deputy Chair** Joan Staples. **Members** Peter Bray, Robin Brown, Bill Davidson, Rachel Dixon, Sandra Milligan, Frank Muller, Ian Spight.

The Australian Consumers' Association is a not-for-profit company limited by guarantee. ACN 000 281 925. ABN 72 000 281 925. Registered office: 57 Carrington Road, Marrickville 2204, Australia.

How to use this index

Bold type indicates a test, survey or trial report, unbolded type indicates other articles.
* Indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls.

A
Alcopops **Mar**
Air conditioners
portable **Oct**
large split-system **Nov**
small split-system **Jun**
Airline satisfaction **Jun**
Anti-aging cosmetics Jul
Appliance reliability Sep

B
Baby food Jul
Bank account, switching Mar
Bank penalty fees Jul, Sep*
Barbecues, gas **Dec/Jan**
Beer, premium **Aug**
Bikes, folding **Feb**
Blower vacs **May**
Bodyboards Dec/Jan
Body numbers Mar
Breadmakers **Sep**
Breakfast cereals May

C
Camcorders **Dec/Jan**
Cameras, digital **Oct**
Carbon-neutral
flights Jul
home Nov
Carpet cleaning Jun
Carpet spot cleaners **Mar**
Cars
GPS navigation systems **Aug, Feb**
in-car DVD players **Mar**
insurance **Nov**, Feb*
tyres **Sep**
Ceiling fans **Sep**
Cereals, breakfast May
Champagne/sparkling wine **Dec/Jan**
Charities Apr
Cheese
cheddar **Oct**
parmesan **Jul**
Chicken **Mar**
Child/baby concerns
baby food **Jul**
cots, portable **Apr**
high chairs **Jul**
strollers, four-wheel **Sep**
Chips, etc **Dec/Jan**
Cholesterol-lowering foods Apr
Clothes dryers **Apr**
Coffee grinders **Jul**
Convection heaters **Jun**
Cooktops, electric **Apr**
Cordless phones **Jul**
dual-mode, with VoIP **Feb**
Cots, portable **Apr**
Cream and substitutes **Sep**
Credit card, switching **Mar**
Currency conversion fees **May**

D
Dental costs Jul
Diamonds, buying Apr
Digital camcorders **Dec/Jan**
Digital cameras **Oct**
Digital music players **Sep, Dec/Jan**
Dishwashers **Aug, Feb**, Apr*
Dryers, clothes **Apr**
DVD/hard disc recorders **Nov**
DVD players, in-car **Mar**

E
EBay, buying tickets on Aug
Electricity, green Jun
Espresso machines **Mar**
Ethical investing **Sep**

F
Factory outlet shops Nov
Fairtrade, buying Nov
Fans, ceiling **Sep**
Farmers' markets Apr
First aid kits **Mar**
Flights, carbon offsets for Jul
Folding bikes **Feb**
Food
baby food Jul
breakfast cereals May
cheddar cheese **Oct**
chicken **Mar**
chips, etc **Dec/Jan**
cholesterol-lowering foods Apr
cream and substitutes **Sep**
milk May
olive oil **Jun**
organic food Aug
parmesan cheese **Jul**
sausages, gourmet **Nov**
strawberries **Feb**
vegetables, frozen mixed **Aug**
yoghurt **Jun**
Fridge thermometers **Feb**
Fridges
mixed sizes **May, Nov**
wine **Dec/Jan**

G
Gas heaters, unflued **May**
GPS
car navigation **Aug, Feb**
handheld **Dec/Jan**
Green power Jun
Greywater, using Feb
Grinders, coffee **Jul**

H
Hair colour, grey cover **May**
Hair removal
home **Sep**
professional Jun
Hair straighteners **Feb**
Hand luggage **Apr**
Headphones, noise-cancelling **Aug**
Health
body numbers **Mar**
dental costs Jul
first aid kits **Mar**
laser eye surgery May
throat lozenges Jun
travel, healthy **Feb**
Heaters
convection **Jun**
gas, unflued **May**
HiFi systems, micro **Feb**
High chairs **Jul**
Home and contents
insurance May, Apr
Home loans, alternative **Feb**
Home theatre systems **Feb**
Hospital insurance Aug
Hygiene in restaurants Nov

I
Insurance
car Nov, Feb*
home and contents May, Apr
hospital Aug
switching Mar
Internet/phone bundling Aug
Investment, ethical **Sep**

J
Juice, açai, goji, noni, etc **Sep**
Juicers **Nov**

K
Knives, cook's 20 cm **Mar**

L
Landline, do you need one? Oct
Laser eye surgery May
Lawnmowers, electric and battery **Nov**
LG steam washer/dryer **Aug**
Light bulbs, compact
fluorescent Oct
Luggage, carry-on **Apr**

M
Micro hifi systems **Feb**
Microwave ovens **Jun**
Milk May
Mobile phones **Sep, Mar**
Moisturisers with sunscreen **Oct**
Mortgages, alternative Feb
MP3 players **Sep, Dec/Jan**

N
Nanotechnology Jul
Noise-cancelling headphones **Aug**

O
Olive oil **Jun**
Online vs in-store shopping **Nov**
Organic food Aug
Ovens
dual-fuel ranges, 90 cm **Oct**, Dec/Jan*
microwave **Jun**

P
Packaging reduction Apr
Parmesan cheese **Jul**
Perfume, spotting a fake **Dec/Jan**, Feb*
Pet food Jun
Phone/internet bundling Aug
Phones
cordless **Jul**
dual-mode, with VoIP **Feb**
mobile — see Mobile phones
smart **Dec/Jan**
Pillows, buying guide May
Portable air conditioners **Oct**
Portable cots **Apr**
Power, green Jun
Property e-valuations Mar
Pumps for rainwater tanks **Nov**
PVRs with two tuners **Apr**

R
Ranges, dual-fuel, 90 cm **Oct**, Dec/Jan*
Real estate, find an agent Oct
Recycled water Mar
Refrigerators — see Fridges
Restaurant hygiene Nov
Retirement, transition to Apr
Rice cookers **Apr**

S
Sausages, gourmet **Nov**
Set-top boxes **May**
with PVR **Apr**
Shoes, cost comparison Oct
Shonkys, The Dec/Jan
Shopping online vs in-store Nov
Shopping rights Dec/Jan
Skin cancer clinics **Feb**
Smart phones **Dec/Jan**
Sofa beds Aug
Sparkling wine/champagne **Dec/Jan**
Sterols in foods Apr
Strawberries **Feb**
Strollers, four-wheel **Sep**
Suitcases, small **Apr**
Supermarket
'own brands' **Nov**
price survey **Jul**
Switching bank account/credit card/insurance Mar

T
Telephones — see Phones
Television
66 cm **Oct**
80 cm **Dec/Jan**
101–107 cm **Jul, Apr**
PVRs with two tuners **Apr**
set-top boxes **May**
Thermometers, fridge **Feb**
Throat lozenges Jun
Tickets, buying on eBay Aug
Toy safety Dec/Jan
Travel, healthy Feb
Travel money May
Treadmills **Oct**
Tyres **Sep**

V
Vacuum cleaners **Jun**, Jul*, **Oct**
Vegetables, frozen mixed **Aug**
VoIP Feb

W
Walking poles **Aug**
Washer/dryer, steam **Aug**
Washing machines **Sep, Mar**
Water-efficient home Oct
Water, recycled Mar
Wine fridges **Dec/Jan**
Wine, sparkling **Dec/Jan**

Y
Yoghurt **Jun**

Contact us

Subscribers' helpline

Contact us for advice on all consumer issues.

PHONE 02 9577 3399

FAX 02 9577 3377

Subscription prices

PERSONAL SUBSCRIPTION
1 year $78, 2 years $145.

FOR COMPANIES/INSTITUTIONS
1 year $125, 2 years $239.

Email us

Send in your questions for our experts to answer or just share your consumer experiences.

EMAIL ausconsumer@choice.com.au

Write to us

CHOICE
57 Carrington Road,
Marrickville 2204

Use CHOICE Shopper

Call 1300 360 655
All you need is the model name and number of what you want to buy, the price you want to beat, and your CHOICE subscriber number (from the mailing label with the magazine).

Use CHOICE extra

www.CHOICEextra.com.au
Free website with CHOICE articles from Jan/Feb 2002, with links to PDFs of many of them for quick and easy reference. No need to search for that back copy! To use this website, log in with your subscriber number.

Join CHOICE.com.au

For an extra $12.50/qtr, CHOICE magazine subscribers can access hundreds of test reports and articles on finance, food, health, computing, cars, and products and services for babies. You'll also find interactive tools to help you choose products. To subscribe, go to **choiceextra.com.au** and follow the prompts.

The prize for best entry goes to L Kingston for the dislocated cherries. Thanks also to M Major, J Fisher, A Harris, J Kondaxis, J Short and the person who sent in the umbrella label for their contributions to this month's *Hard Word*.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries — we need the originals.

Hobart Opera House?

ARLEC safety
Plug-In Power Surge Protector
Protects your valuable electronic equipment from damaging power surges and voltage spikes
IDEAL for:
• Personal computers and printers
• Television video and audio equipment
• Air conditioners
• Washing machines and household appliances
• Office equipment

NOTE: This unit is not a lighting arrestor and may not protect your equipment if lighting directly strikes the house electrical services or antenna.

Beware street lights…

This power surge protector doesn't protect against lighting — nor lightning, presumably.

No way!

The only spelling error in the whole list — 'dictionery'? They must have done this on purpose…

Overseas cultural tours
Perth – Indian Pacific, Wildflowers and History
Two nights, Gold Kangaroo sleeper train
Six nights in Perth

An ocean of desert

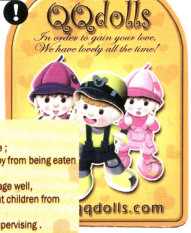
OK, so sometimes Perth might *seem* like a different country, and support for secession remains in some quarters, but suggesting it's *overseas* is a bit of a stretch.

Clever, clever…

If you don't take the umbrella out in the wind, it won't get wind-damaged. Ergo: windproof. Or something.

A side effect of death

Yes, well, suffocation would prevent children from playing… and just about everything else as well.


QQdolls
To never to gain your love, We have lovely all the time!
Warn:
Keep away from the fire source ;
Prevent the enclosure of the toy from being eaten by children;
Please keep the plastics package well, it causes suffocating to prevent children from playing;
Please use under admitting supervising .
qqdolls.com

GM apples?

One of these apples a day is sure to keep the doctor away… not to mention everybody else!